Health and Learning in Higher Education

The Journey to Mandatory Health Insurance: An Investment in Recruitment, Retention and Academic Excellence
Eligibility and Enrollment Policy Trends

*Individuals ages 19-29 represent nearly 30% of all uninsured Americans, but make up just 15% of the U.S. population*

Several trends are emerging as a result, including:

- Implementation of mandatory programs (without waiver options)
- Increased development and enforcement of hard-waiver programs
- Stricter waiver requirements for international students

*2003 Commonwealth Fund*
Pricing and Participation

Source: The Chickering Group, An Aetna Company, 2005
Sample of Public and Private Requiring Coverage

- Georgia System *
- North Carolina System*
- South Carolina System*
- University of Virginia
- University of Kentucky
- University of Southern California
- Ohio State University
- Bowling Green State University
- Northern Illinois University
- Northwestern University
- University of Colorado
- University of Chicago
- University of Pennsylvania
- Vermont System
- Washington University of St. Louis
- Brown University
- American University

*require consortium, not all groups within system mandatory
State of Florida Perspective

- Please refer to the Comparison of Florida Schools in Handouts for Academic Year 06/07
In 2004, Florida State University adopted Healthy Campus 2010

Healthy Campus 2010 - initiative through the American College Health Association modeled after the national Healthy People program

Improved access to healthcare was identified as a primary goal
Our Mission

- Health transcends the runny noses and sore throats of an infirmary within four walls.
- This model is evidence based and data driven to create systems of care that are student focused and partnership driven.
Our Homework

- Researched other institutions
- Surveys on campus
- Student Symposiums
- Special Interest Groups
- Approval by BOT
Key Findings

- Adverse Selection Pool

- Few Insurance vendors interested in voluntary plans

- University health centers send hundreds of students each month into the larger treatment community with little or no ability to pay
Key Findings

- Uninsured students defer seeking care, skip medical tests and don’t fill prescriptions

- Quality of care is compromised when students refused necessary diagnostic tests when there is no insurance

- Students who are ill are unable to perform academically to their potential

- Behavioral health care: counseling, testing psychiatric services are exceeding anyone’s capacity to meet
**Results of Mandatory Hard Waiver Year 1 - New FT Students Only - Domestic**

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<tbody>
<tr>
<td><strong>Domestic Undergrad &amp; Graduate</strong></td>
<td>$1449 .63%</td>
<td>$1740 17.25%</td>
<td>$2207 34.76%</td>
<td>$1440</td>
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<td><strong>Spouse</strong></td>
<td>$2709 8.57%</td>
<td>$4088 39.41%</td>
<td>$4788 48.27%</td>
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<td><strong>Each Child</strong></td>
<td>$1988 8.25%</td>
<td>$1988 8.25%</td>
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<td><strong>All Children</strong></td>
<td>$3799 23.67%</td>
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## Results of Mandatory Hard Waiver Year 1 - New Students Only - International

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<td></td>
<td>Under 25</td>
<td>25-34</td>
<td>Over 35</td>
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<tr>
<td><strong>Undergrad &amp; Graduate</strong></td>
<td>$1483</td>
<td>$1663</td>
<td>$1699</td>
<td>$1390</td>
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<td></td>
<td>6.28%</td>
<td>16.42%</td>
<td>18.19%</td>
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<td><strong>Spouse</strong></td>
<td>$5532</td>
<td>$6204</td>
<td>$6337</td>
<td>$3880</td>
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<td>29.87%</td>
<td>37.46%</td>
<td>38.78%</td>
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<tr>
<td><strong>Each Child</strong></td>
<td>$2042</td>
<td>$2042</td>
<td>$2042</td>
<td>$1797</td>
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<tr>
<td></td>
<td>12%</td>
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<tr>
<td><strong>All Children</strong></td>
<td>$3930</td>
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<td>26.21%</td>
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FSU Plan Enhancements- Benefits
2007-2008
Continuation of Global 365 Days a Year Coverage

- **New Coverage:**
  - Allergy evaluation, treatment and medications
  - No pre-existing conditions
  - One routine exam outside the Health Center
  - Patients First after hours in-network provider
  - No Internal Caps on Inpatient Hospital Expense, Outpatient Day Surgery and Surgeon Fees

- **Improved Coverage:**
  - Prescription drug maximum from $750 to $1250 with $10/$20 copay
  - Reduce deductible from $150/$400 to $100/$250
  - Increase STI screenings; Vaccines, Travel Clinic
  - Increase major medical at 100% in network and 80% out of network
  - Increase major medical from $30,000 to $250,000
Critical Issues Moving Forward in Florida

- Graduate Stipends
- Financial Aid
- International Criteria
- Fold-In or Start Date
- Open Bid Process
- Identification of Key Elements of a Plan, Timeline, Accountability, Responsibility
- Geographical pricing
- Health Centers’ menu
- Hard waiver: accepts other insurance but is costly and time consuming to administer. Requires legislative action
- No Waiver: cost effective, rich benefit plan, low overhead, guarantees enrollment but causes some to duplicate.