

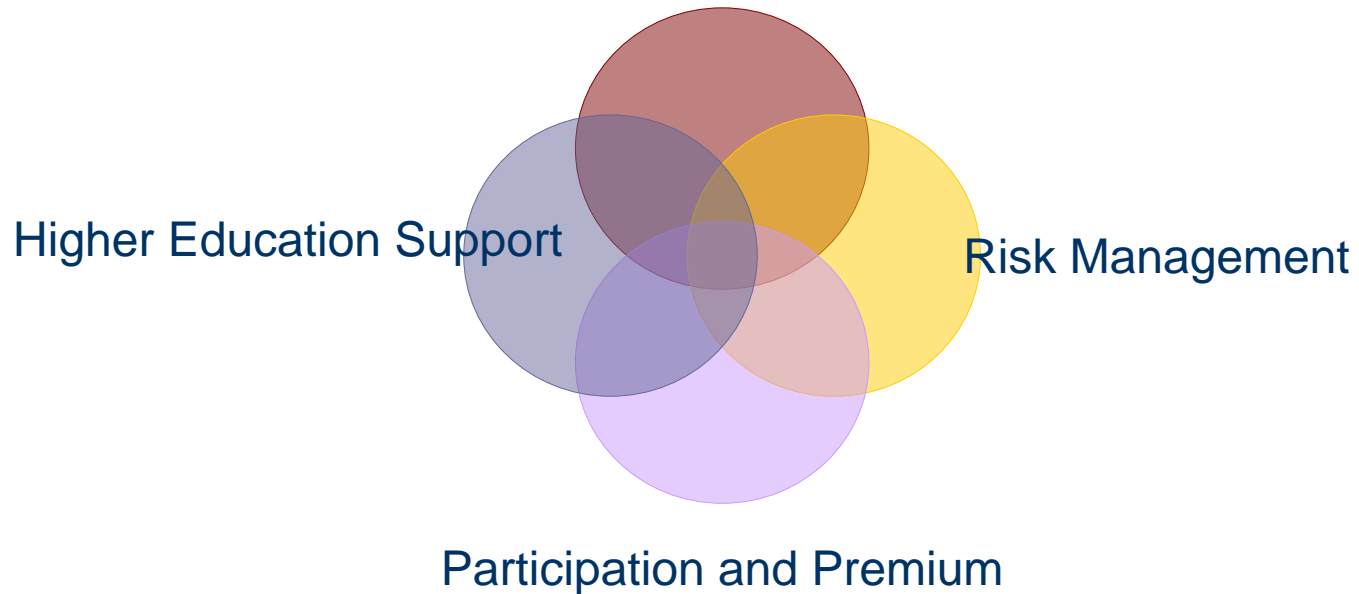
Health and Learning in Higher Education

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

1/25/07 Florida Board
of Governors

The National Perspective

Healthy Campus 2010



Eligibility and Enrollment Policy Trends

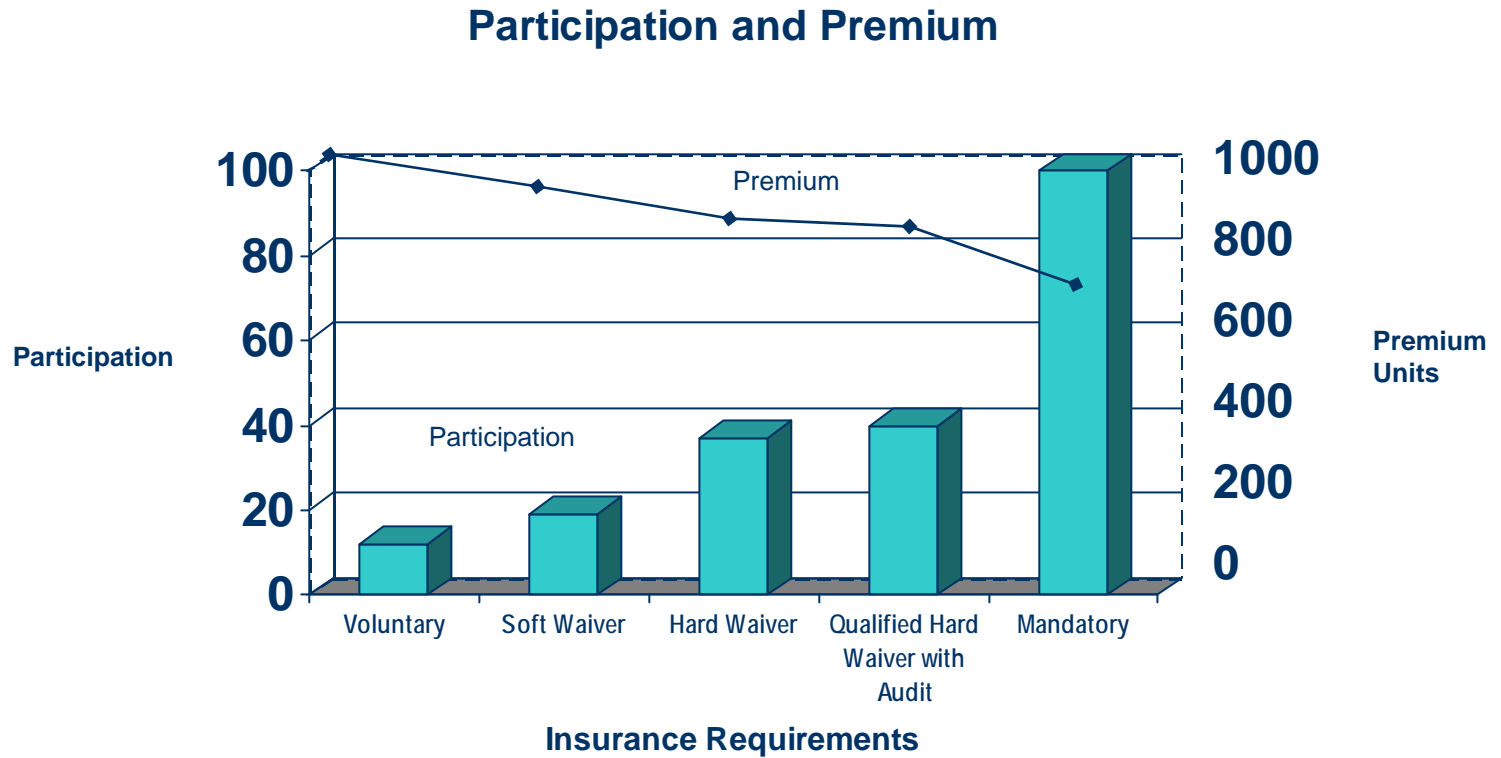
*Individuals ages 19-29 represent nearly 30% of all uninsured Americans, but make up just 15% of the U.S. population**

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

Vision: *At Florida State University, we recognize that health and learning are interdependent*

- 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

	Voluntary 2006-07 Under 25	Voluntary 2006-07 25-34	Voluntary 2006-07 Over 35	Hard Waiver 2007-08 Age Ratings Eliminated
Domestic Undergrad & Graduate	\$1449 .63% ↓	\$1740 17.25% ↓	\$2207 34.76% ↓	\$1440
Spouse	\$2709 8.57% ↓	\$4088 39.41% ↓	\$4788 48.27% ↓	\$2477
Each Child	\$1988 8.25% ↓	\$1988 8.25% ↓	\$1988 8.25% ↓	\$1824
All Children	\$3799 23.67% ↓	\$3799 23.67% ↓	\$3799 23.67% ↓	\$2900

Results of Mandatory Hard Waiver Year 1- New Students Only - International

	Voluntary 2006-07 Under 25	Voluntary 2006-07 25-34	Voluntary 2006-07 Over 35	Hard Waiver 2007-08 Age Ratings Eliminated
Undergrad & Graduate	\$1483 6.28% ↓	\$1663 16.42% ↓	\$1699 18.19% ↓	\$1390
Spouse	\$5532 29.87% ↓	\$6204 37.46% ↓	\$6337 38.78% ↓	\$3880
Each Child	\$2042 12% ↓	\$2042 12% ↓	\$2042 12% ↓	\$1797
All Children	\$3930 26.21% ↓	\$3930 26.21% ↓	\$3930 26.21% ↓	\$2900

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 co pay
- 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.