



SHIP Committee Meeting

Agenda

Tuesday, Oct 29, 2024, 11-12 pm

Zoom meeting: <https://uchealth.zoom.us/j/2071501167?omn=84742200588#success>

Call-in: + US: +1 669 900 6833; Meeting ID: 207 150 1167

Welcoming all participants!

Introduction of new participants, if any

Why are you here?

✓ Highlights from the EOB held on Oct 15, 2024

- The 2025/26 renewal cycle has begun
 - Dec 20: Campus initial plan design and chargemaster changes
 - Jan 30: EOB deadline to propose or request UCSHIP benefit changes
 - March 11: EOB vote on UCSHIP benefit changes
- Trends in the Utilization of Pharmacy and Clinical Services
 - Top medications: Anti-rheumatics/immune modulators (274 students = \$13,563,778), HIV antivirals, Psoriasis agents, Misc Topical agents, stimulants, hormonal contraceptives (13,618 = \$4,316,345), acne products, vaccines, antipsychotics, antineoplastics)
 - Urgent care utilization rate declining
 - ER utilization rate flattened suggesting a positive future outcome
- Campus Medical Care Assistance fund
 - UCSD Utilization rate (49.5% of 350,800)
 - Students have suggested that information about this fund should be on our websites
- Reserves: Covid-19 Reserve
 - Students have proposed that the Covid-19 Reserve (\$9m) be closed.
 - Thoughts on how best to reallocate the fund
 - Reallocate a portion to the Public Health Emergencies Fund (PHEF)

- ✓ **Highlights from the meetings between the Grad Rep and a few students**
 - Renewal cost for 2024/25 is high
 - Suggestions:
 - Reduce benefit coverage (pros and cons)
 - Any legal implications?
 - Change SHIP AV from Platinum to Gold (pros and cons)
 - Would SHIP become less competitive compared with other insurance plans?
 - Have SHIP in Tiers (Bronze, Silver, Gold, Platinum)
 - This could be ideal, but Alliant has raised concerns about the logistics of managing it and the long-term effect on the plan.
 - Reduce the premium for those who did not use the plan in the preceding year
 - Mail every student on UC SHIP explaining the situation and seeking their support

- ✓ **How can we better disseminate information to guide students in responsibly utilizing their insurance benefits?**

RENEWAL ALLOCATION MODEL: SCHEDULE					
CAMPUS-CATEGORY	2023-24	2024-25	2024-25	ADJUSTMENT AMOUNT	ALLOCATED RENEWAL
UC Davis - Grad	POOLED	ELIGIBLE	POOLED	0.0%	28.0%
UC Davis - Undergrad	POOLED	ELIGIBLE	ADJUSTMENT	-3.3%	24.7%
UC Law SF - Grad	POOLED	ELIGIBLE	ADJUSTMENT	-8.0%	20.1%
UC Irvine - Grad	POOLED	ELIGIBLE	ADJUSTMENT	4.9%	32.9%
UC Irvine - Undergrad	POOLED	ELIGIBLE	ADJUSTMENT	5.2%	33.2%
UC Los Angeles - Grad	ADJUSTMENT	PASS YEAR	POOLED	0.0%	28.0%
UC Los Angeles - Undergrad	ADJUSTMENT	PASS YEAR	POOLED	0.0%	28.0%
UC Merced - Grad	POOLED	ELIGIBLE	ADJUSTMENT	8.0%	36.0%
UC Merced - Undergrad	ADJUSTMENT	PASS YEAR	POOLED	0.0%	28.0%
UC Riverside - Grad	POOLED	ELIGIBLE	POOLED	0.0%	28.0%
UC Riverside - Undergrad	ADJUSTMENT	PASS YEAR	POOLED	0.0%	28.0%
UC San Diego - Grad	POOLED	ELIGIBLE	ADJUSTMENT	8.0%	36.0%
UC San Diego - Undergrad	ADJUSTMENT	PASS YEAR	POOLED	0.0%	28.0%
UC San Francisco - Grad	POOLED	ELIGIBLE	POOLED	0.0%	28.0%
UC Santa Barbara - Grad	ADJUSTMENT	PASS YEAR	POOLED	0.0%	28.0%
UC Santa Barbara - Undergrad	ADJUSTMENT	PASS YEAR	POOLED	0.0%	28.0%
UC Santa Cruz - Grad	POOLED	ELIGIBLE	POOLED	0.0%	28.0%
UC Santa Cruz - Undergrad	POOLED	ELIGIBLE	ADJUSTMENT	-2.0%	26.0%



UNIVERSITY OF CALIFORNIA: STUDENT HEALTH INSURANCE PROGRAM
UC San Diego (UCSD)
Large Claim Report (>\$50,000)
(Mandatory, Voluntary, Students, Dependents, Graduate and Undergraduate)

Start Date: 8/1/2024
End Date: 8/31/2024
Months of Data: 1

Claimant Data							
Claimant Data	Primary Diagnosis	Enrollment Type	Academic Level	Student or Dependent	Medical Claims	Rx Claims	Total Claims
1	Fracture of condylar process of right mandible, initial encounter for closed fracture	Mandatory	Graduate	Student	\$344,189	\$0	\$344,189
2	Encounter for screening for COVID-19	Mandatory	Undergraduate	Student	\$127,540	\$0	\$127,540
3	Arteriovenous malformation of cerebral vessels	Mandatory	Graduate	Student	\$103,170	\$0	\$103,170
4	Concussion with loss of consciousness of unspecified duration, initial encounter	Mandatory	Graduate	Student	\$87,287	\$0	\$87,287
5	Infection and inflammatory reaction due to other cardiac and vascular devices, implants and graft	Mandatory	Medical	Student	\$76,655	\$1,317	\$77,972
6	Paroxysmal nocturnal hemoglobinuria [Marchiafava-Micheli] (High RX: Ultomiris)	Mandatory	Undergraduate	Student	\$480	\$73,099	\$73,579
7	Schizophreniform disorder	Mandatory	Undergraduate	Student	\$69,260	\$0	\$69,260
8	Gender identity disorder, unspecified	Mandatory	Undergraduate	Student	\$61,456	\$0	\$61,456
9	Allergy, unspecified, initial encounter	Mandatory	Graduate	Student	\$56,936	\$1,063	\$57,999
10	High RX: Stelara (used to treat plaque psoriasis, psoriatic arthritis, Crohn's, etc.)	Mandatory	Undergraduate	Student	\$0	\$57,023	\$57,023
11	Hypertrophy of breast	Mandatory	Undergraduate	Student	\$53,202	\$46	\$53,248
12	Transsexualism	Mandatory	Undergraduate	Student	\$51,862	\$162	\$52,024
13	Other chronic sinusitis	Mandatory	Undergraduate	Student	\$50,661	\$0	\$50,661

Total Mandatory Large Claims Paid:	\$1,215,408
Total Voluntary Large Claims Paid:	\$0
Total Graduate Large Claims Paid:	\$592,644
Total Undergraduate Large Claims Paid:	\$544,762
Total Student Large Claims Paid:	\$1,215,408
Total Dependent Large Claims Paid:	\$0
Total Large Claims Paid >\$50k:	\$1,215,408
Total Claims Paid in Time Period:	\$6,810,638
Large Claims / Total Claims:	17.8%

Total Large Claims Paid >\$50k (UC SHIP):	\$7,011,415
Total Claims Paid in Time Period (UC SHIP):	\$38,154,807
Large Claims / Total Claims (UC SHIP):	18.4%

Note: large claims shown on paid basis only

UCSD GRAD STUDENTS FINANCIAL REPORT

PY 2022-23	78,517	\$23,378,803	\$21,277,588	\$8,670,362	\$671,315	\$30,619,265	\$111,494	\$29,836	\$932,194	\$70,665	\$116,990	\$1,261,180	\$31,880,445	136.4%	(\$8,501,642)
PY 2023-24	74,853	\$24,961,611	\$20,281,999	\$9,619,854	\$851,990	\$30,753,843	\$90,340	\$28,444	\$910,716	\$71,110	\$111,531	\$1,212,141	\$31,965,984	128.0%	(\$6,984,373)
PY 2024-25 YTD	6,363	\$2,794,072	\$2,869,399	\$692,342	\$0	\$3,561,741	\$7,880	\$2,418	\$79,025	\$6,045	\$7,508	\$102,876	\$3,664,617	131.2%	(\$870,544)

UCSD UNDERGRAD STUDENTS FINANCIAL REPORT

PY 2022-23	198,697	\$27,062,149	\$25,255,383	\$8,482,150	\$965,058	\$34,702,591	\$282,150	\$75,505	\$2,409,717	\$178,827	\$296,059	\$3,242,258	\$37,944,849	140.2%	(\$10,882,700)
PY 2023-24	200,464	\$31,399,617	\$24,946,095	\$8,695,815	\$1,043,546	\$34,685,457	\$241,939	\$76,176	\$2,512,999	\$190,441	\$298,691	\$3,320,247	\$38,005,703	121.0%	(\$6,606,086)
PY 2024-25 YTD	15,287	\$2,954,144	\$2,603,032	\$645,865	\$0	\$3,248,897	\$18,932	\$5,809	\$196,334	\$14,523	\$18,039	\$253,636	\$3,502,533	118.6%	(\$548,389)

Future Events

The next SHIP Committee meeting for 2024/25 AY will be held on Tuesday, Nov 12 2024 from 11 to 12 pm