

# **UC SHIP Meeting Minutes Oct/29/2024 11-12 pm**

Attendees: Kristin Lips, Vasvi Gupta, Dr. Ed Junkins, Jill Battikha, Dr. Stacie San Miguel, Dr. Oluwatosin Jegede, Xin Wei, Tes Nebrida

**INTRODUCTION:** New members self-introduced themselves and were welcomed to the SHIP Committee meeting.

## **DISCUSSION:**

### **2025/26 Renewal Cycle**

Dr. Jegede reviewed the timeline for the upcoming academic year:

- **Dec 20:** Campus initial plan design and chargemaster updates
- **Jan 30:** EOB deadline for proposing UCSHIP benefit changes
- **March 11:** EOB vote on UCSHIP benefit changes
- Dr. Jegede emphasized the need to finalize benefit changes for the 2025/26 academic year in the coming months.
- Dr. San Miguel reminded the group that UCSHIP is self-insured. This means if there are reserves or deficits, students will bear the responsibility.
  - Last year, the combined out-of-pocket maximums for medical and pharmacy were introduced to ease the financial burden on students, though this has resulted in higher costs for the plan.

### **Top Expenses for SHIP (2023/24):**

The three largest expenses for SHIP were:

- Emergency room overuse
- Mental health services
- High-cost medications
- A few students' use of high-cost medications significantly impacts the plan's finances. For example, hormonal birth control pills, which many students rely on, represent a major cost.
- Dr. San Miguel also noted that while additional SHIP coverage benefits can be considered, the cost of such changes must be weighed carefully. For instance, covering GLP-1 medications for weight loss would add \$428 annually to graduate premiums and \$218 to undergraduate premiums.

- UCSD Student Health has been working to educate students about when to visit the ER. The campus health and UCSHIP websites provide guidelines to help students assess when and where to seek care.
- Dr. Junkins is collaborating with campus partners to update these resources to better guide student decision-making regarding healthcare options.
- Students are encouraged to utilize urgent care or primary care at the Student Health Services rather than the ER for non-urgent situations. A significant portion of ER visits were classified as non-urgent in the 2023/24 AY.

#### **Changes to ER Co-Pay for 2024/25:**

- As part of the 2024/25 changes, the ER co-pay has increased from \$125 to \$150 to enable students to reconsider ER visits, help reduce the plan's claims, and lower premiums in the future.
- The goal is to encourage primary and urgent care utilization, which is more cost-effective for students.
- Overall, there has been a 1% reduction in ER visits by UCSD students since July 1, 2024.
- Telehealth options and hours of availability at Student Health have been increased.
- Additionally, students can access UC San Diego Health Express Care without a referral, offering a cost-effective alternative to ER visits for non-emergency care. Express Care offers telehealth and laboratory services and is available from 8 AM to 7 PM, seven days a week.
- Kristin proposed adding details about in-network and out-of-network health facilities, along with their co-pays, to the SHIP/SHS websites. This information would help students make informed decisions about where to seek care.

#### **Campus Medical Care Assistance Fund**

- The Medical Care Assistance Fund helps students cover out-of-pocket costs exceeding \$500, with a maximum reimbursement of \$2,500.
  - Currently, there is \$133k remaining in the fund for eligible students.
  - This will be the final year the Medical Assistance Fund will be available to students.

## **Covid-19 Reserve Fund**

- The Covid-19 Reserve Fund will be closed, and a portion of it is proposed to be reallocated to the Public Health Emergencies Fund (PHEF). Suggestions are welcomed on the benefits of using the remaining funds.

## **Student's suggestions for reducing premiums**

Dr. Jegede briefly mentioned, in the interest of time, several student suggestions for reducing premiums in the coming years. These ideas will be discussed in more detail at future meetings.

- Reduce Benefit Coverage
  - The pros and cons of reducing coverage were discussed.
  - The question raised: Are there any legal implications?
- Change SHIP's Actuarial Value from Platinum to Gold
  - The pros and cons of this change need to be considered.
  - Concern: Would this make SHIP less competitive compared to other insurance plans?
- Introduce Tiered Coverage (Bronze, Silver, Gold, Platinum)
  - This could be a beneficial approach; however, Alliant raised concerns about implementation logistics and long-term effects. They noted that most students might choose a cheaper tier, and students in higher-cost tiers might disenroll, causing a shift to the lower-cost plan and potentially leading to financial loss for SHIP.
- Reduce Premiums for Students Who Did Not Use SHIP in the Previous Year
  - Consideration of lowering premiums for students who did not utilize SHIP coverage in the prior year.

A proposal to send an email to every student on UC SHIP, outlining the situation and asking for their support.

## **Next Meeting:**

The next meeting is on November 12<sup>th</sup> from 11 to 12 pm.