**Discussion:**

- Introduction of Dr. Ed Junkins, the new Executive Director of Student Health.
- Introduction of Sam Bano, the Student Health Director of UC San Diego.
- Adoption of December 1, 2024 Meeting Agenda
- Highlights from the last EOB:
  - Vendor Selection Committee passed voting. A group of student and staff representatives that look at the selection of vendors for UC SHIP. In the last meeting, the committee members were approved.
  - Pharmacy Formulary Committee passed voting. This committee has to do with the list of drugs at UC SHIP, including branded and generic, as well as looking at their costs and the impact on the premium. The list of people on this committee was approved.
  - Suspension of Reserve Fund Investment Committee for 2023-2024 PY passed voting. UC SHIP experienced a deficit in the previous year such that UC SHIP had to take from the reserve fund to cover the deficit. Typically, this reserve helps fund LYRA, which is a mental health program that UC SHIP works with. This committee decides what to do with the reserve money; however, because of the deficit (and therefore lack of reserve), the committee was suspended for 23/24 PY.
    - Jill mentioned that $55M from the reserve funds was used to cover expenses and utilization for AY22/23. To ensure that the reserve funds are available for losses from this year, the suspension of the use of these funds was extremely necessary.
    - Dr. Fleming expressed her concern at the current deficit, due to having experienced such a deficit before, and rationalized that when assessing benefits to add, it is good to be cautious.
    - David asked if there was a particular reason for the losses from this year. Dr. San Miguel had to him that many international students don’t know that there is an Urgent Care on campus, so they end up using the ER. Jill expatiated on the factors that led to the huge deficit last year. She agreed that the overuse of the ER was a big factor in the losses incurred and that it is essential to educate international students on when to go to the UC vs. ER. About 27% of expenses for the ER is avoidable. She also said that mental health is a big factor in this as well due to the cost of seeing specialized doctors and treatment costs. Tosin mentioned that UC SHIP is working with the ISEO to ensure this information is widely disseminated to international students.
  - Amendment to add Executive Director, Student Financial Support, GUEA – Graduate, Undergraduate and Equity Affairs to UC SHIP EOB passed voting. The office is responsible for monitoring the affordability of a UC degree and the allocation of financial aid resources across the nine undergraduate campuses.
  - Obesity medication was extensively discussed at the meeting, including the cost of GLP medications and the number of students that could potentially benefit from GLP-1. Tosin mentioned that the next EOB meeting will give a clearer picture of how the cost of obesity medications will impact the overall premium for the 2024/25 AY. In total, there are 17 people at UCSD that fall under the moderately obese category. It is important to consider this data when making decisions about the GLP1s.
    - Dr. Fleming said that it is important to understand that the number of moderately obese people only represents those who have visited the SHS, not necessarily the total population on campus. She emphasized the need to be cautious about adding new benefits to the existing ones as it may seriously impact on renewal cost (i.e 2024/25 premium). Alliant had predicted a premium increase of 28.4%, which is an increase of $400 per quarter. This would also impact financial aid and the number of students they can cover for SHIP.
• Highlights from the Student Caucus meeting:
  o LOA insurance eligibility for third quarter/second semester (instead of terminating after 2 quarters/1 semester).
    ▪ Tosin clarified that this is voluntary insurance, so it does not have anything to do with the premium rate – this is just for students to have better access to health insurance.
  o LOA to include undergrads
  o Students’ perspectives on LYRA
    ▪ LYRA is a program that students can call to receive a mental health analysis that has been available for the past year. Many students have benefited from LYRA, so it is difficult for SHIP to make the decision to discontinue LYRA.
    ▪ Vaishnavi said that from a student’s perspective, it looks like there is overlap between LYRA’s services and existing on-campus resources such as CAPS. It is important to consider comparative usage between the two. Since the two can appear similar, Vaishnavi said it might be better to centralize it into one program to create more clarity. It might be beneficial to focus on CAPS because students are already familiar with it, and it wouldn’t take from the reserve. She also said that we could use that money that would have originally been invested in LYRA into bolstering CAPS and other on-campus resources.
      • Jill said that SHIP wanted to provide students with more resources for mental health. Right now, LYRA costs about $5 million. If we continue to contract with them,
      • Dr. Fleming also brought up that LYRA provides access to one-on-one visits to a telehealth platform. Furthermore, there has been a lot of work going into a mental health app that will help with scheduling visits and focusing on self-help as well. Therefore, if we do drop LYRA, we may have other resources that would cover the losses.
      • Dr. Clavell Storer said students must be seen by a psychiatrist to receive therapy, which is what CAPS does. With LYRA, students can simply receive therapy in that one-on-one session.

• Matters arising from the previous SHIP meeting:
  o Changes to Chargemaster were submitted on Dec 15: Out of pocket maximum (OOP) maximum will reduce from $3000 to $2000. This means that students will only have to spend $2000 at the maximum before UC SHIP will take over other expenses rather than $3000.
  o Copay for ER visits will increase from $125 to $150. **Committee members are encouraged to widely publicize this information.**
    ▪ Vaishnavi mentioned that we could look into accessibility with Urgent Care. She proposed having shuttle stops at existing Urgent Care locations rather than just the ER, which may be a factor in why students are going to ER so often.

Initiatives/Future Steps:
• Jill mentioned that she will investigate Vaishnavi’s idea to have a shuttle stop at Urgent Care locations.

All Other Updates:
The meeting was adjourned at 1:52pm. The next EOB Meeting will be held on Tuesday 01/23/2024 from 11am to 1pm. The next UC SHIP meeting will be on Friday, 02/02/2024 from 1 to 2pm.