

Brandeis University



Health Care @ Brandeis

Northeast NAGPS Conference

April 4, 2009

Problem & Opportunity

- **Year: 2006**

Increase of complaints regarding university health-care related services from graduate students over the past few years. (High Cost – Low Benefits).

- **Opportunity**

Contract expiration with the incumbent health care provider (MEGA Life and Health Insurance).

Background: Premium Rates

Year	Dependent	Annual	% change
2003-2004	Student	\$898.00	
	Student + One	\$1,814.00	
2004-2005	Student	\$1,025.00	14%
	Student + One	\$2,070.00	14%
2005-2006	Student	\$1,300.00	27%
	Student & Spouse	\$5,400.00	161%
2006-2007	Student	\$1,475.00	13%
	Student & Spouse	\$6,133.00	14%

Background: Benefits-at-a-glance (2006)

- *Preferred Network:* Health Care Value Management (HCVM). 100% & 30%
- *Out-of-Network:* No agreed fee schedules. 80% but potential for significant out-of-pocket expenditures.
- *Prescription drugs:* Copayment. Max:\$1500
- *Deductible:* \$150
- *Discount vision:* 15%-45% (network)
- *Dental Savings:* 50% (network)

Negotiation Process

1. GSA student health committee requests administration to consider switching health care provider
2. Dean of Student Life arranges for several providers to present their products
3. Due diligence
4. 2-year contract agreed with **new** insurance provider (Harvard-Pilgrim, UHC)

New Insurance at-a-glance: Premium

Year	Dependent	Annual	% change
2007-2008	Student	\$1,464.00	-1%
	Student & Spouse	\$6,138.00	0%
2008-2009	Student	\$1,464.00	0%
	Student & Spouse	\$6,138.00	0%

New Insurance at-a-glance:

Additional Benefits

- *Preferred Network:* HPHC Insurance company. 100% ALL.
- *Out-of-Network:* 80 % ALL.
- *Increase in out-patient benefits*
- *Prescription drugs:* Max. \$2000
- *Wellness benefit:* 80% up to \$400.
- *Deductible:* \$0, *Copayment:* \$15
- *Eye Exam:* 100% (network)
- *Optional dental plan:* \$111/year. Max:\$500.

Lessons Learned

1. Lobbying with administration at different levels.
2. A group of involved graduate students with relevant health services industry experience
3. Timing is key. Start process early in the semester before new contract is signed.

Issues looking into the future

Fall 2008	Enrollment	%
Graduate Students	943	62%
Undergraduates	584	38%
TOTAL Enrolled (2008)	1527	100%
Dependents	11	0.7%

1. 2010 Premium increase 8%-12%
2. Balance between stakeholders (Grads, UGs)
3. **Spouse** option policy not standard in colleges and universities?