

UC SHIP Meeting Minutes 11/17/2023 1-2pm:

Attendees: Dr. Oluwatosin Jegede, Norah Park, Dr. Sarah Clavell Storer, Jill Battikha, Karin Omark, Vaishnavi Ventrapragada, Adair Appleton, Dr. Stacie San Miguel, Tes Nebrida, Aimee Basom-Turpin

Absences: Dr. Gina Fleming

Discussion:

- Weight loss meds open to votes at EOB
 - Optum Rx is not authorized to provide weight loss meds to students because it has never been passed as a benefit in any EOB meeting. However, some students are interested in having this be a part of the benefits.
 - 3 Options:
 1. Continue to instruct OptumRx to deny weight loss medication claims
 2. Cover weight loss medications when Medically Necessary to treat morbid obesity
 3. Cover weight loss medications when Medically Necessary to treat morbid obesity through the end of the 23/24 PY
 - Dr. San Miguel mentioned that there are criteria for what meets “morbid obesity” and that there are a wide variety of weight loss medications. In particular, she is concerned about Ozempic’s popularity but that there might be long term health consequences that haven’t been studied yet. Questions if we would be able to see the impact on the insurance plan to see if it would be able to help students with other health issues
 - Bias asked what the drawbacks to approving this coverage would be. Tosin answered that we need to be aware of how many people are affected - how many students utilize the benefit in relation to the increase in premium. Bias also mentioned that there are quite a few students who might be suffering financially due to out-of-pocket payments for medication that aren’t covered by insurance.
- Potential charter change to allow 2 votes from each campus
 - Tosin clarified that we currently only have one vote per campus. Some campuses are proposing that we should have two votes from each campus, meaning that the undergraduate rep and the grad rep would be able to have separate votes on motions.
 - Dr. San Miguel asked what the point/result would be if the undergrads and grads had diverging votes. Tosin answered that the reason behind this is because everyone’s voice will be heard - for example if there are certain issues relating more to grad students than undergrads.
 - Tosin expressed that having one vote might be better so that the campus would be able to act as a unit. Vaishnavi said that two votes would be useful in seeing specialized cases for grads vs. undergrad benefit utilization. However, in terms of coming to a unified decision, one vote seems much more reasonable.
 - For background information, Jill mentioned that undergrads pay \$753 per quarter and grads pay \$1470 based on utilization, benefits, and pool of enrollment.
- Addition or Removal of Benefits Ideas from Campuses
 - Increasing repatriation coverage to \$50k. This was suggested by some campuses, and we hope to discuss it further when we get more clarity at the next caucus meeting.
 - Revisiting fertility benefits
 - Alliant calculated the cost for fertility treatments like ovum and egg preservation and IVF, but it ended up being very expensive. This treatment did not get to the vote because the increases were too high. Some campuses have now discussed bringing back treatment benefits.
 - Vaishnavi said that the decision makes a lot of sense because there is still a lot of testing that can still be done for students and that new approaches can be introduced.
 - Dr. San Miguel mentioned that it might be more beneficial to keep premiums stable in order to not put the reserves at jeopardy.
 - Leave of Absence (LOA) insurance eligibility for third quarter/second semester (instead of terminating after 2 quarters/1 semester)

- Grad students can only purchase two more quarters after graduating, but we would like to extend this to undergraduate students too.
 - Norah added that a lot of students are fake enrolling so that the student keeps the insurance despite not attending school which ends up driving the premium up.
- Updates from SHIP's meeting with ISEO
 - A lot of international students don't know how insurance works in the US, so it was proposed that a newsletter would be sent out every week about UC SHIP. We would also try to have everyone take the UC SHIP course on UC learning so that students would be able to gain information at their own pace about health insurance.
 - Dr. San Miguel expressed concerns about international students assuming that talking to an ER doctor means that the referral has already been done. Most students don't know that they need a referral to see a specialist for coverage and also that there are limits on coverage. She suggested that we should try to find a way to give students a more comprehensive understanding of referrals.
 - Jill mentioned that students are required to verify that there is a referral in place that corresponds with the number of visits attached to it, though there are some efforts, but it could always be better.
- Updates to SHS website
 - Coordinating with SHS to put minutes/notes on the website

Initiatives/Future Steps:

- Talk to EOB about extending benefits to undergraduates so that they would be able to purchase extra quarters of SHIP as well
- Tosin to attend ISEO symposium for international students to talk about UC SHIP
- Submit changes to student Charge Master
- Proposals that we can discuss at the next meeting:
 - Combine out of pocket max for students for medical and pharmacy (decrease out of pocket max to \$2000 from \$3000)
 - Discuss ER copay costs
 - See if there is a way to decrease pharmaceutical prices by 15-20% to see if we can bring premiums down

All Other Updates:

The meeting was adjourned at 1:57pm. Next meeting will be on Friday, 12/1/2023 from 1 to 2pm.