

Minutes
Student Health Advisory Board Meeting, October 29, 2012.
Amended and approved November 26, 2012.
Oregon State University Student Health Services

I. Call to Order.

A meeting of the Student Health Advisory Board was held in 322A Plageman Building, OSU Student Health Services, on Monday October 29, 2012. SHAB chair Jaya Conser Lapham called the meeting to order at 3:00pm.

II. Attendance.

Students

Jaya Conser Lapham
Kelsey Friedt
Arielle Goranson
Megan Guerre
Nina T. Nguyen
Mac Ovenell
Rebecca Schoon

Voting Faculty

Gianni Maddalozzo
Ashleigh Stubblefield
Ruth Vondracek

Non-Voting Faculty

Phil Histan
George Voss

Guests

Brian Corcoran, Insurance Consultant to SHS, Independent Insurance Broker
Patrick Hughes, OSU Risk Management

III. Welcome and Introductions.

- A. Introductions.
- B. The Human Services Resource Center and OSU Emergency Food Pantry present the Student Services Fair in the MU Quad Monday and Tuesday November 5- 6 from 11am-3pm. George will talk to SHS Insurance Office employees about tabling.

IV. Future of Student Health Insurance and Reduced Prices to Individual Students

- A. Brian Corcoran provided a 10-page document, "Student Health Insurance Discussion Items October 29, 2012." He asked SHAB to especially notice point 5 on page 1: "The best solution for students at Oregon State University may be a student health insurance plan sponsored by the University as part of an institutional requirement for health insurance as a condition of enrollment at the university."
- B. Affordable Care Act requires insurance beginning January 1, 2014.
- C. American College Health Association is working to obtain approval for cost subsidies, provided by Affordable Care Act, for low-income individuals and Medicaid funds to be available to pay for student health plans.
- D. SHS administers Domestic, International and Graduate student health insurance plans. Discussion of changing to third party insurance billing, hiring a consultant for new billing processes, and how that new funding might affect the OSU Health Fee. Discussion of insurance plans, community care plans, and networking to provide coverage locally and away from OSU.
- E. Phil mentioned that Governor Kitzhaber's forte is cost containment and comprehensive care. Kitzhaber wants to put Medicaid and Public Employees into one pool.
- F. OSU community mandate. The organizational process is that SHS presents recommendations and budget, ASOSU recommends, and OSU Administration decides. Students carry weight in this decision-making process.
- G. Patrick Hughes discussed mandated insurance with hard waiver, and the Oregon University System with seven universities offering different health services and insurance plans: OSU and UO work together, PSU is hybrid, and four smaller regional schools offer fewer services.

- H. Discussion of OSU mandating domestic insurance for 2013-2014 to provide sufficient enrollment so students can afford coverage until Affordable Care Act begins. Outcome of November 2013 elections will not impact exchanges under the 2014 Affordable Care Act. The current SHS Aetna domestic undergraduate plan could possibly have a 50% increase in costs for perhaps only 80 students who will enroll.
 - I. SHAB can ask for student feedback with questions such as “How do you feel about a hard versus soft waiver?” with polls or surveys. PSU did survey students when planning for mandatory insurance.
 - J. Phil discussed many unknowns concerning the 2014 requirement for all to have insurance. There will be a \$75 penalty the first year without insurance and perhaps \$600-\$700 penalty in a few years, possibly making insurance premiums less expensive than penalties. Parent’s employer plans and job cutbacks may exclude spouse and dependent coverage and make student insurance plans less expensive than a parent’s plan covering students. Exchanges plan costs and eligibility for subsidies are unknown.
 - K. Patrick discussed the California State System which has been successful with different schools offering different insurance premium levels with central administrative management plan.
- V. Oregon College Health Association Meeting November 2 at Willamette University in Salem.**
- A. Students are welcome to attend. Please contact George Voss.
 - B. SHS has reserved a van scheduled to leave Plageman parking lot at 7:30am.
- VI. Adjournment**
- A. The meeting adjourned at 4:00pm.
 - B. The next SHAB meeting will be Monday November 12, 3:00-4:00pm.

Minutes reviewed by Phil Hstand and George Voss

Minutes submitted by Claire Younger.

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