

**BOARD OF REGENTS  
BRIEFING PAPER**

**1. AGENDA ITEM TITLE:** Student Health Insurance Fee Revisions

**MEETING DATE:** June 7-8, 2018

**2. BACKGROUND & POLICY CONTEXT OF ISSUE:**

Each June, the Board approves the Student Health Insurance rates for the upcoming academic year, shown in Chapter 7, Section 12 of the Procedures and Guidelines Manual. System representatives and institution representatives worked with the System's insurance broker, formally Wells Fargo Insurance Services, now USI Insurance Services, to obtain the best insurance rates possible for the students at each institution.

UNR: UNR has 1,725 international, domestic graduate and professional students enrolled in the hard waiver mandatory (HWM) student health insurance plan.

UNLV: UNLV has 2,628 international, domestic graduate and professional students enrolled in the HWM student health insurance plan. NSC international students are enrolled in UNLV's policy at no impact to costs.

Summary: The rates proposed in the attached reference materials represent institution's recommendations for the best option for coverage for academic year 2018/19. The carriers recommended are Consolidated Health Plans for UNLV and NSC international students and United Health Care Student Resources for UNR. Wells Fargo Insurance Services, now USI Insurance Services is the broker. These final recommendations have been reviewed by insurance committees (which include student representation) at each institution.

No changes to carrier or eligibility requirements are being requested.

**3. SPECIFIC ACTIONS BEING RECOMMENDED OR REQUESTED:**

The Student Health Insurance rates for academic year 2018/19 as presented on the attached reference materials for UNLV and NSC international students. Student health insurance rates for academic year 2018-2019 at UNR will remain the same.

**4. IMPETUS (WHY NOW?):**

Current Student Health Insurance policies expire at the end of this academic year.

**5. CHECK THE NSHE STRATEGIC PLAN GOAL THAT IS SUPPORTED BY THIS REQUEST:**

- Access (Increase participation in post-secondary education)
- Success (Increase student success)
- Close the Achievement Gap (Close the achievement gap among underserved student populations)
- Workforce (Collaboratively address the challenges of the workforce and industry education needs of Nevada)
- Research (Co-develop solutions to the critical issues facing 21<sup>st</sup> century Nevada and raise the overall research profile)
- Not Applicable to NSHE Strategic Plan Goals

**INDICATE HOW THE PROPOSAL SUPPORTS THE SPECIFIC STRATEGIC PLAN GOAL**

N/A

**6. BULLET POINTS TO SUPPORT REQUEST/RECOMMENDATION:**

- The rates for Student Health Insurance Plans identified here represent the best option available through an analysis of all options and a competitive quotation process.

**7. POTENTIAL ARGUMENTS AGAINST THE REQUEST/RECOMMENDATION:**

None

**8. ALTERNATIVE(S) TO WHAT IS BEING REQUESTED/RECOMMENDED:**

Discontinue offering insurance plans or direct institutions to look at other options

**9. RECOMMENDATION FROM THE CHANCELLOR'S OFFICE:**

Approve the proposed rates being offered for the plans at UNR and UNLV

**10. COMPLIANCE WITH BOARD POLICY:**

- Consistent With Current Board Policy: Title #\_\_\_\_\_ Chapter #\_\_\_\_\_ Section #\_\_\_\_\_
- Amends Current Board Policy: Title #\_\_\_\_\_ Chapter #\_\_\_\_\_ Section #\_\_\_\_\_
- X Amends Current Procedures & Guidelines Manual: Chapter # 7 Section # 12I.
- Other: \_\_\_\_\_
- X Fiscal Impact: Yes \_\_\_ No X  
Explain: These are self-supporting plans and no institutional funds are required.

Additions appear in ***boldface italics***; deletions are [~~stricken~~ and bracketed]

**NEVADA SYSTEM OF HIGHER EDUCATION  
PROCEDURES AND GUIDELINES MANUAL**

**CHAPTER 7**

**FEEES AND TUITION**

**Section 12. Student Fees**

**I. HEALTH SERVICE/INSURANCE FEES**

**UNR**

	Graduate	Undergraduate	International
<u>Health Service Fee: Per semester</u> (MANDATORY for students with six or more credits, VOLUNTARY for students with fewer than six credits & summer school students)	\$93.00	\$93.00	\$93.00

**Student Health and Accident Insurance:**

MANDATORY<sup>1</sup> (All International Students and Graduate & Professional Students taking six credits or more per semester.)

Annual	\$3,078.40		\$1,811.20
Fall	\$1,290.67		\$759.47
Spring			\$679.47
Spring/Summer	\$1,787.73		\$1,051.73
Summer	\$632.53		\$372.27
Monthly	\$257.07		\$151.47

**SCHOOL OF MEDICINE**

Annual fee for life and disability insurance	\$77.44		
Student Health Insurance (MANDATORY <sup>1</sup> )			
Continuing Fall	\$1,552.00		
New Entering Fall	\$1,619.20		
Spring/Summer	\$1,459.20		
Summer	\$446.93		

Additions appear in **boldface italics**; deletions are [~~stricken~~ and bracketed]

UNLV

	Graduate	Undergraduate	International
Health Service Fee – Fall & Spring (MANDATORY)	\$72.00	\$72.00	\$72.00
Summer School	\$37.00	\$37.00	\$37.00
Mental Health Fee – Fall & Spring (MANDATORY)	\$25.00	\$25.00	\$25.00
Summer School	\$12.50	\$12.50	\$12.50

Student Health and Accident Insurance,  
(MANDATORY<sup>1</sup> for International Students;  
Law Students taking a minimum of twelve  
credits per semester; Graduate &  
Professional Students taking a minimum of  
nine credits per semester; six credits if a  
graduate assistant) OPTIONAL for  
Graduate Students not on Assistantships.

Annual	<del>[\$2,449.66]</del>		<del>[\$2,449.66]</del>
	<b>\$2,523.15</b>		<b>\$2,523.15</b>
Fall	<del>[\$999.58]</del>		<del>[\$999.58]</del>
	<b>\$1,029.57</b>		<b>\$1,029.57</b>
Spring/Summer	<del>[\$1,450.08]</del>		<del>[\$1,450.08]</del>
	<b>\$1,493.58</b>		<b>\$1,493.58</b>
Fall-Nursing	<del>[\$999.58]</del>		
	<b>\$884.83</b>		
Spring/Summer-Nursing	<del>[\$1,557.14]</del>		
	<b>\$1,638.32</b>		
Annual-Nursing	<del>[\$2,556.72]</del>		
	<b>\$2,523.15</b>		

DENTAL SCHOOL

Health Insurance (MANDATORY <sup>1</sup> )			
Annual	<del>[\$2,311.00]</del>		
	<b>\$2,380.33</b>		
SOD DMD Spring/Summer	<del>[\$1,494.00]</del>		
	<b>\$1,538.82</b>		
SOD Ortho/Ped/Grad Spring/Summer	<del>[\$1,146.00]</del>		
	<b>\$1,180.38</b>		

UNLV SCHOOL OF MEDICINE

Health Insurance (MANDATORY <sup>1</sup> )			
Annual	<del>[\$2,311.00]</del>		
	<b>\$2,380.33</b>		
Spring/Summer	<del>[\$1,494.00]</del>		
	<b>\$1,251.20</b>		

NSC

Additions appear in ***boldface italics***; deletions are [~~stricken~~ and bracketed]

Student Health and Accident Insurance, for  
International Students ONLY,  
MANDATORY<sup>1</sup>:

Annual	<del>[\$2,449.66]</del> <b><i>\$2,523.15</i></b>
Fall	<del>[\$999.58]</del> <b><i>\$1,029.57</i></b>
Spring/Summer	<del>[\$1,450.08]</del> <b><i>\$1,493.58</i></b>

NOTES:

- NSC International students are enrolled in UNLV's policy at no impact to costs.
- CSN (domestic), GBC, TMCC, WNC students have available health services on a voluntary basis through a third party entity. These institutions facilitate the availability of student health services; however, students who contract for these services pay the third pay entity directly.
- CSN International Students purchase mandatory health coverage through a third-party entity designated by CSN. Proof of equivalent coverage will be accepted on a limited basis. No fees are paid to CSN.
- Amounts represent total charges and include insurance premium, ACA taxes and fees, broker commission and fees, and institution fees.
- Some NSHE Allied Health and Nursing programs require students provide evidence of coverage. The coverages indicated above may be used to satisfy this programmatic requirement.

J. LATE FEES

- a. Late Registration Fee: A late registration fee of up to \$50 per course may be assessed to students who don't meet the course registration deadline. Late registration fee exceptions may be granted by the institution when registration was delayed due to circumstances beyond the student's control.
- b. Late Payment Fee: A late payment fee of up to \$25 may be assessed for payments received after the payment deadline. An additional fee of up to \$25 may be assessed daily after the payment deadline up to \$250 for past due balances greater than \$100.

(B/R 4/92, 5/93, 3/94, 2/95, 6/95, 4/96, 4/97, 9/97, 5/98, 4/99, 6/99, 4/00, 3/02, 3/03, 8/03, 1/04, 3/04, 2/05; Added 6/05; A. 8/05, 1/06, 4/06, 7/06, 2/07, 7/07, 12/07, 6/08, 2/09, 4/09, 6/09, 12/09, 4/10, 6/10, 12/10, 4/11, 6/11, 12/11, 6/12, 9/12, 11/12, 6/13, 9/13, 12/13, 3/14, 6/14, 12/14, 6/15, 12/15, 6/16, 12/16, 3/17, 6/17, 9/17, 12/17, 3/18)

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<sup>1</sup> Mandatory Coverage definition: when coverage is indicated as mandatory, the student must purchase the coverage or provide proof of equivalent coverage.