

# BOARD OF REGENTS

## BRIEFING PAPER

### 1. AGENDA ITEM TITLE: Procedures and Guidelines Manual Revision: Student Health Insurance Fee

MEETING DATE: June 8 – 9, 2023

### 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 11 of the Procedures and Guidelines Manual. System representatives and institution representatives worked with the System's insurance broker, Academic Health Plans (AHP) to obtain the best insurance rates possible for the students at each institution.

UNR: UNR has 1,532 international, domestic graduate and professional students enrolled in the hard waiver mandatory (HWM) student health insurance plan.

UNLV: UNLV has 2,430 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 cost.

Summary: The rates proposed in the attached reference materials represent institution's recommendations for the best option for coverage for academic year 2023-2024. The carriers recommended are Aetna for UNLV and NSC international students and Aetna for UNR. Academic Health Plans (AHP) is the broker. These final recommendations have been reviewed by insurance committees (which include student representatives) at each institution.

#### **Student Health Fee:**

UNR is requesting a two-phase to the Student Health Fee. Beginning the fall of 2023 semester (FY24) the Student Health Fee will increase by \$10.00 to \$103.00/semester and \$56.00 for the summer, and for FY25 a \$5.00 increase to \$108.00/semester and \$61.00 for the summer. The semester fee has not been increased since 2014. The current fees are not adequate to sustain the budget going forward. Many factors including increased costs of medical supplies, equipment and personnel have contributed to these budgetary challenges. This change is being recommended for the Student Health Center to be able to continue to provide physical and mental health care services to our students.

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

1. The Student Health Insurance rates for academic year 2023-2024 as presented on the attached reference materials for UNR, UNLV and NSC international students.
2. The Board is asked to approve the adjustment to the UNR Student Health Fee for FY24 and FY25.

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

- Current Student Health Insurance policies expire at the end of this academic year.
- Without this increase, the Student Health Center at UNR will not be able to continue to provide the same level medical services our students currently have access to.

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

- ☐ Access (Increase access to higher education)
- ☐ Success (Improve student success)
- ☐ Close Institutional Performance Gaps
- ☐ Workforce (Meet workforce needs in Nevada)
- ☐ Research (Increase solutions-focused research)
- ☐ Coordination, Accountability, and Transparency (Ensure system coordination, accountability, and transparency)
- ☒ Not Applicable to NSHE Strategic Plan Goals

### 6. INDICATE HOW THE PROPOSAL SUPPORTS THE SPECIFIC STRATEGIC PLAN GOAL

N/A

**7. 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.
- With inflation at 6-8%, medical costs continue to rise significantly.

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

None

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

- Discontinue offering insurance plans or direct institutions to look for other options.
- Reduce the healthcare services provided to UNR students to balance the budget.
- The Student Health Center at UNR would have to increase costs for services provided and institute a per visit co-pay. There is concern that making these changes could impact students' equitable access to needed health care.

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

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

**11. COMPLIANCE WITH BOARD POLICY:**

- ☐ Consistent With Current Board Policy: Title # \_\_\_\_\_ Chapter # \_\_\_\_\_ Section # \_\_\_\_\_
- ☐ Amends Current Board Policy: Title # \_\_\_\_\_ Chapter # \_\_\_\_\_ Section # \_\_\_\_\_
- ☒ Amends Current Procedures & Guidelines Manual: Chapter # 7 Section # 11I
- ☐ Other: \_\_\_\_\_
- ☒ Fiscal Impact: Yes \_\_\_\_\_ No X

Explain: No institutional funds will be used for these plans, although student health insurance and health center fees that meet the reporting thresholds will be reported in the Self-Supporting Budget Report.

# *NSHE Procedures and Guidelines Manual*

## CHAPTER 7, SECTION 11

### Student Fees – Health Service/Insurance Fees

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

## Section 11. Student Fees

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### I. HEALTH SERVICE/INSURANCE FEES

#### UNR

	Graduate	Undergraduate	International
<u>Health Service Fee: Fall &amp; Spring</u> (MANDATORY)	<del>[\$93.00]</del> <b><i>FY24</i></b> <b><i>\$103.00</i></b> <b><i>FY25</i></b> <b><i>\$108.00</i></b>	<del>[\$93.00]</del> <b><i>FY24</i></b> <b><i>\$103.00</i></b> <b><i>FY25 \$108.00</i></b>	<del>[\$93.00]</del> <b><i>FY24</i></b> <b><i>\$103.00</i></b> <b><i>FY25 \$108.00</i></b>
Summer	<del>[\$46.00]</del> <b><i>FY24</i></b> <b><i>\$56.00</i></b> <b><i>FY25</i></b> <b><i>\$61.00</i></b>	<del>[\$46.00]</del> <b><i>FY24</i></b> <b><i>\$56.00</i></b> <b><i>FY25 \$61.00</i></b>	<del>[\$46.00]</del> <b><i>FY24</i></b> <b><i>\$56.00</i></b> <b><i>FY25 \$61.00</i></b>

#### Student Health and Accident Insurance:

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

Fall	<del>[\$1,788.00]</del> <b><i>\$1,846.00</i></b>	<del>[\$1,076.00]</del> <b><i>\$1,111.00</i></b>
Spring/Summer	<del>[\$2,477.00]</del> <b><i>\$2,570.00</i></b>	<del>[\$1,491.00]</del> <b><i>\$1,548.00</i></b>
Monthly	<del>[\$356.00]</del> <b><i>\$368.00</i></b>	<del>[\$214.00]</del> <b><i>\$222.00</i></b>

#### SCHOOL OF MEDICINE

Annual fee for life and disability insurance	\$77.44
Student Health Insurance (MANDATORY <sup>1</sup> )	
Fall	<del>[\$2,243.00]</del> <b><i>\$2,317.00</i></b>
Spring/Summer	<del>[\$2,022.00]</del> <b><i>\$2,099.00</i></b>
Monthly	<del>[\$356.00]</del> <b><i>\$368.00</i></b>

UNLV

	Graduate	Undergraduate	International
Health Service Fee – Fall & Spring (MANDATORY)	\$93.00	\$93.00	\$93.00
Summer School	\$47.00	\$47.00	\$47.00
Mental Health Fee – Fall & Spring (MANDATORY)	\$50.00	\$50.00	\$50.00
Summer School	\$25.00	\$25.00	\$25.00

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; and undergraduate  
Nursing students) OPTIONAL for Graduate  
Students not on Assistantships.

Annual	<del>[\$3,000.00]</del> <b>\$3,218.00</b>	<del>[\$3,000.00]</del> <b>\$3,218.00</b>
Fall	<del>[\$1,225.00]</del> <b>\$1,309.00</b>	<del>[\$1,225.00]</del> <b>\$1,309.00</b>
Spring/Summer	<del>[\$1,775.00]</del> <b>\$1,909.00</b>	<del>[\$1,775.00]</del> <b>\$1,909.00</b>
Fall-Nursing	<del>[\$1,003.00]</del> <b>\$1,072.00</b>	
Spring-Nursing	<del>[\$986.00*]</del> <b>\$1,064.00</b>	
Early Start Spring-Nursing	<del>[\$740.00*]</del> <b>\$800.00</b>	
Summer-Nursing	<del>[\$1,011.00*]</del> <b>1,080.00</b>	
[Spring/Summer-Nursing]	<del>[\$1,997.00]</del>	
Annual-Nursing	<del>[\$3,000.00]</del> <b>\$3,218.00</b>	

DENTAL SCHOOL

Health Insurance (MANDATORY <sup>1</sup> )	
Annual	<del>[\$2,820.00]</del> <b>\$3,025.00</b>
SOD DMD Spring/Summer	<del>[\$1,823.00]</del> <b>\$1,959.00</b>
SOD DMD Early Start Summer	<del>[\$819.00*]</del> <b>\$876.00</b>
SOD Ortho/Ped/Grad Spring/Summer	<del>[\$1,398.00]</del> <b>\$1,504.00</b>

UNIVERSITY OF NEVADA, LAS VEGAS  
SCHOOL OF MEDICINE

Health Insurance (MANDATORY<sup>1</sup>)

Annual	<del>[\$2,820.00]</del> <b>\$3,025.00</b>
Spring/Summer	<del>[\$1,398.00]</del> <b>\$1,504.00</b>

NSC

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

Annual	<del>[\$3,000.00]</del> <b>\$3,218.00</b>
Fall	<del>[\$1,225.00]</del> <b>\$1,309.00</b>
Spring/Summer	<del>[\$1,775.00]</del> <b>\$1,909.00</b>

NOTES:

- ~~[\*New School/program requested term options for students.]~~
- 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.

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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.