

Health Insurance Meeting
GAU Notes
03/04/04

Present:

Dr. Ken Gerhardt, Interim Dean, Graduate School
Dr. Phil Barkley, Student Health Care Center
Victor Yellen, Assistant Provost
Lynn Frazier, International Center
Frank Goeddeke, Graduate Assistants United
Sophie Croisy, Graduate Assistants United
Rick Scarborough, Scarborough Insurance Company

K.G. – Presented draft plan for health insurance for GAs and Fellows, hopefully to begin Fall '04. A fixed, pretax subsidy of \$400/person/year to be proportioned by semester on appointment, toward the Student Health Insurance Plan A or B, or Scarborough International Student Health Insurance plan. Scarborough company would bill the university, and take the rest of the individual's premium via payroll deduction.

R.S. – International students have three options for buying health insurance.

V.Y. – This would be a non-taxable benefit for GAs and fellows. On June 18 or 19, UF will no longer be under the State Controller's control. This change allows UF the flexibility to provide health insurance benefits for GA's now. There is a small chance the benefits could be implemented Summer B '04. The budget is approximately \$1M (\$1.2M?) plus money from grants. They figure it will work out to be about \$400/person/year.

R.S. – Bi-weekly list is sent to admin for those people who pay for their insurance via payroll deduction.

V.Y. – This benefit would be for all those at 0.25 FTE or above, and is not proportional to FTE.

K.G. – If a GA would go off coverage in the summer, would pre-existing conditions then be covered in the Fall?

R.S. – No. But, people who do payroll deduction have the full annual premium paid by May.

V.Y. – Perhaps people could double-deduct in the Spring.

L.F. – Must have the insurance plan vetted through the admin first.

V.Y. – This is a benefit, not a check. Not sure about having to vett the program, because we won't be forcing students to buy anything.

L.F. – We don't have an "approved" plan for international students. We have three companies we work with. One other company would probably be interested in payroll deduction is possible.

R.S. – The Student Health Insurance Plan is a "blanket group plan."

P.B. – We already have riders on the Student Health Insurance Plan.

S.C. – The policy I have from my home country is better than any plan here. Won't I get the benefit then if I continue to use this insurance? [No]. Many international students wait till they go home to go to a doctor. That might be why int'l student claims are low.

K.G. – Many people would like to see all students forced to buy insurance prior to registering for classes, unless they can show proof of insurance. If everyone buys into the same plan that would lower premiums.

P.B. – Why not do Scarborough the first year, just to get this moving? Then look at vetting a new insurance program.

V.Y. – Full semester benefit would be for entire summer, even if only working one of Summer A or B.

K.G. – Everybody, please send me soon: your vision for long term plan, your vision for short term plan, any issues with current proposal. I need to have the Faculty Senate look at this.

R.S. – Premiums would go down 15% - 20% if the entire university was in a single insurance pool.

P.B. – Health fee would still need to be paid per credit hour, on top of insurance premiums.

F.G. – GAU probably won't oppose using a single provider for insurance, so long as the University is subsidizing a significant portion of the premium for GA's. The "age problem" still exists with this proposal. GAU does not want a plan where people have to pay different out of pocket premiums based on age. Everybody should pay the same amount out of pocket for the same benefit.

Note – After the meeting, F.G. emailed K.G. and V.Y., suggesting that instead of a fixed subsidy and a variable premium based on age, the program should be a fixed premium, with a variable subsidy based on age. For example, based upon the age distribution of GA's from the health insurance survey done last year, for US students, everybody would pay \$668 to get into Plan B, regardless of age, instead of every person getting a fixed \$400 voucher. The Plan B annual premiums currently range from \$930 - \$2,296, depending on age. International premiums would be significantly less (\$335), although the international coverage is different.