

Student Health Insurance Assessment Report



**Prepared Exclusively for:
Your University**

EXECUTIVE SUMMARY



The Executive Summary begins with a brief overview of the University, its mission and objectives as they relate to student health care, the university's current student health insurance offering and its use and integration of the university student health center. The summary continues with a broad overview of the findings and recommendations detailed in the accompanying report, breaking the recommendations down into near-term, mid-term and long-term action items. The Executive Summary closes with a broad brush action and implementation plan.

UNIVERSITY OBJECTIVES



Findings:

Based on interviews and discussion with University personnel responsible for and/or affiliated with the Student Health Insurance, this section looks to articulate the University's mission and objectives as they relate to Student Health Care.

Recommendations:

Any recommendations related to the University's mission or objectives are detailed here.

CURRENT BENEFITS



Findings:

An in-depth review of the current student health insurance benefit structure is made. Benefits are reviewed for adequacy, ease of use and understanding, ease of administration reimbursement levels and a number of other criteria.

These benefits are also profiled against peer universities in the same geographic area as well as against peer universities nationwide. Additionally, these benefits are evaluated to determine how well they assist the university in furthering their mission and objectives for student health care on campus.

Recommendations:

Any recommendations related to the university's current student health insurance benefit offering are detailed here.

STUDENT HEALTH CENTER



Findings:

The student health center is evaluated in terms of how well it integrates with the total health care offering at the university.

Recommendations:

Any recommendations related to the university's current student health center are detailed here.

PROVIDER NETWORK



Findings:

A thorough review is completed to determine if the best network of physicians and facilities are being utilized to maximize both access to care and discounts. A further review is done to determine if there are any particular physicians or facilities that are desired by students or the university but are not currently part of the network. Finally a review is completed to determine if there are any physicians or facilities that are handling a larger share of student claims where direct contracting with those physicians or facilities would provide better access and more cost effective care. The above review will also include a review of any pharmacy networks used.

Recommendations:

Any recommendations related to provider networks are detailed here.

ENROLLMENT METHODS



Findings:

A through evaluation is completed of the enrollment methods utilized by the university in enrolling their students in the student health insurance plan. This evaluation includes a review of how this enrollment method impacts current plan participation levels.

Recommendations:

Any recommendations related to the university's current enrollment methods are detailed here.

COMMUNICATION



Findings:

All aspects of student health care and health insurance communications are evaluated for effectiveness.

Recommendations:

Any recommendation related to the university's communication programs are detailed here.

FINANCIAL



Findings:

Current plan experience is evaluated to determine the appropriateness of the current student health insurance rate structure. Multiple funding and pricing options are discussed for the student health insurance plan.

Recommendations:

Any recommendations related to the pricing or funding of the university's health insurance plan are detailed here.

CLAIMS ADJUDICATION



Findings:

Student health insurance personnel are interviewed about their perceptions of the current insurance carrier's claim adjudication. If warranted, student interviews or student surveys may be conducted to determine the level of claim adjudication satisfaction, accuracy and completeness.

Recommendations:

Any recommendations related to the claim adjudication of the university's student health insurance plan are detailed here.

CUSTOMER SERVICE



Findings:

The current student health insurance provider's customer service function is reviewed for effectiveness. Through interviews with student health insurance staff and students and if necessary a student survey, the effectiveness of the current customer service function is evaluated.

Recommendations:

Any recommendations related to the customer service function are detailed here.

ANCILLARY OFFERINGS



Findings:

An evaluation of the other products and services offered in conjunction with the current student health insurance plan is completed and includes items such as: Travel Assistance, 24 hour nurseline, health education materials, waiver management systems and the like.

Recommendations:

Any recommendations related to ancillary offerings are detailed here.