

May 8, 2019

MEMORANDUM

TO: State Board of Regents

FROM: David L. Buhler

SUBJECT: USHE – Institutions’ Health Plan Changes 2019-20

Issue

Annually, the Board of Regents receives a summary report regarding USHE institutional health benefit plans for the upcoming fiscal year.

Background

The attached report provides Regents with several key metrics for an institution’s health benefit plans including:

- Number of plans available
- Annual costs for employer and employee
- Cost increases (total, employer, employee)
- Major plan design changes

The health benefits package is a critical component of the overall compensation package provided to institutional employees, and is subject to significant conversation and review at each institution. Several institutions’ insurance plans will be experiencing design changes as outlined in the attached information.

Commissioner’s Recommendation

This is an informational item only; no action is required.

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David L. Buhler  
Commissioner of Higher Education

DLB/KLH/BLS  
Attachment

# Summary of USHE Medical Benefit Changes | FY 2020

| Institution and Medical Provider  | Number of Plans | Annual Medical Employer/ Employee Costs   | Premium Split | Cost % Increase Total | Cost % Increase for Employer | Cost % Increase for Employee | Information (e.g., Plan Design Changes)  |
|---|-----------------|---|---------------|-----------------------|------------------------------|------------------------------|--|
| UU Health Care and Regence Blue Cross/ Blue Shield partnership (self-insured) | 5               | Advantage<br><u>Single</u><br>\$7,398/\$814<br><u>Two-Party</u><br>\$12,947/\$1,423<br><u>Family</u><br>\$19,532/\$2,148                    | 90/10         | 4.35%                 | 4.35%                        | 4.35%                        | <ul style="list-style-type: none"> <li>Changing copay on ER visits from \$150 to \$200</li> <li>Changing per-script Out-of-pocket maximum for non U pharmacies from \$150 to \$200/\$250</li> <li>Adding prior authorization requirements on a few prescription drug classes</li> <li>Removing lifetime limit of 2 courses of treatment for substance abuse</li> </ul> |
| USU Blue Cross/Blue Shield (self-insured)                                     | 6               | Blue Plan<br><u>Single</u><br>\$5,652/\$1,228<br><u>Two-Party</u><br>\$12,760/\$2,763<br><u>Family</u><br>\$18,413/\$3,991                  | 90/10         | 1.0%                  | 0.0%                         | 5.0%                         | <ul style="list-style-type: none"> <li>No major changes</li> </ul>   |
| WSU PEHP (not self-insured)   | 2               | Traditional Advantage/Summit<br><u>Single</u><br>\$6,383/\$709<br><u>Two-Party</u><br>\$13,161/\$1,462<br><u>Family</u><br>\$17,570/\$1,952 | 90/10         | 4.3%                  | 4.3%                         | 4.3%                         | <ul style="list-style-type: none"> <li>No major changes</li> </ul>   |
| SUU Educators Mutual (self-insured)   | 1               | High Deductible<br><u>Single</u><br>\$5,448/\$1,620<br><u>Two-Party</u><br>\$12,252/\$3,672<br><u>Family</u><br>\$17,568/\$5,280            | 77/23         | 9.0%                  | 14.0%                        | 10.1%                        | <ul style="list-style-type: none"> <li>Due to rising claim costs and to minimize employee/employer premium increases, adjusted the in network deductible from \$500 individual/\$1,000 family to \$750 individual/\$1,500 family</li> </ul>  |
| SNOW PEHP (not self-insured)  | 4               | Traditional Advantage/Summit<br><u>Single</u><br>\$6,508/\$585<br><u>Two-Party</u><br>\$13,418/\$1,206<br><u>Family</u><br>\$17,912/\$1,610 | 92/8          | 4.3%                  | 4.3%                         | 4.3%                         | <ul style="list-style-type: none"> <li>No major plan changes</li> </ul>  |

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| Institution and Medical Provider                       | Number of Plans | Annual Medical Employer/ Employee Costs  | Premium Split | Cost % Increase Total | Cost % Increase for Employer | Cost % Increase for Employee | Information (e.g., Plan Design Changes)   |
|--|-----------------|--|---------------|-----------------------|------------------------------|------------------------------|---|
| DSU<br>PEHP<br>(not self-insured)                      | 2               | Traditional<br>Advantage/Summit<br><u>Single</u><br>\$6,508/\$585<br><u>Two-Party</u><br>\$13,418/\$1,206<br><u>Family</u><br>\$17,912/\$1,610 | 92/8          | 4.4%                  | 4.4%                         | 4.3%                         | <ul style="list-style-type: none"> <li>No major plan changes</li> </ul>   |
| UVU<br>Choice Plus<br>Traditional<br>(self-insured)    | 4               | Traditional<br><u>Single</u><br>\$6,311/\$701<br><u>Two-Party</u><br>\$14,579/\$1,602<br><u>Family</u><br>\$20,056/\$2,339                     | 90/10         | 4.3%                  | 4.3%                         | 4.3%                         | <ul style="list-style-type: none"> <li>Changed healthcare administrator and expanded network</li> <li>Removed age limit for autism treatment</li> <li>Removed autism assessment and therapy combined services hours limit</li> <li>Added coverage for gender dysphoria behavioral therapy</li> <li>Added coverage for gender dysphoria hormone therapy</li> </ul> |
| SLCC<br>Blue<br>Cross/Blue<br>Shield<br>(self-insured) | 6               | Traditional<br>ValueCare<br><u>Single</u><br>\$6,824/\$768<br><u>Two-Party</u><br>\$15,373/\$1,704<br><u>Family</u><br>\$21,505/\$2,328        | 90/10         | 0.0%                  | 0.0%                         | 0.0%                         | <ul style="list-style-type: none"> <li>Copay amounts for office, specialist, and urgent visits have been lowered from \$35/\$45/\$50 to \$25/\$35/\$35</li> </ul>   |