



GENERAL REPORT

May 2020

TAB H

Brian Shuppy

USHE – Institutions’ Health Plan 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.

Annually, the Board of Regents receives a summary report regarding the USHE institutional health benefit plans for the upcoming year. The attached report provides the Board with several key metrics for an institution’s health benefit plans including: 1) the number of plans available; 2) annual costs for employer and employee; 3) cost increases for employer and employee; and 4) major plan design changes.

**Summary of USHE Health Plan Changes
Fiscal Year 2020-21**

Institution	Medical Provider	Number of Plans	Plan	Annual Employer Costs	Annual Employee Costs	Premium Split	% Increase for Employer	% Increase for Employee	Total % Cost Increase	Plan Changes
University of Utah	Blue Cross Blue Shield	5 Self Insured	Advantage Single Two-party Family	7,398 12,947 19,532	813 1,423 2,148	90/10 90/10 90/10	0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	1) Adding deductible of \$50 individual/\$100 family for University providers and \$100 individual/\$200 family for other network providers; 2) Increasing University Health office visit copay from \$5 to \$10; 3) Increasing University Health coinsurance for provider services to 5% and other network from 5% to 25%; 4) Adding fertility preservation services for cancer patients.
Utah State University	Blue Cross Blue Shield	6 Self Insured	Blue Single Two-party Family	6,121 13,819 19,941	1,287 2,895 4,182	83/17 83/17 83/17	8.3% 8.3% 8.3%	9.3% 9.3% 9.3%	8.4% 8.4% 8.4%	No major plan changes
Weber State University	PEHP	2 Not Self Insured	Advantage Single Two-party Family	6,672 13,757 18,366	741 1,529 2,041	90/10 90/10 90/10	4.5% 4.5% 4.5%	4.5% 4.5% 4.5%	4.5% 4.5% 4.5%	Added a Health Reimbursement Arrangement (HRA) to the STAR Plans.
Southern Utah University	Educators Mutual	1 Self Insured	Traditional Single Two-party Family	5,730 12,888 18,480	1,620 3,672 5,280	78/22 78/22 78/22	5.2% 5.2% 5.2%	0.0% 0.0% 0.0%	4.0% 4.0% 4.0%	No major plan changes
Snow College	PEHP	5 Not Self Insured	Advantage Single Two-party Family	6,802 14,025 18,723	611 1,206 1,683	92/8 92/8 92/8	4.5% 4.5% 4.5%	4.5% 4.5% 4.5%	4.5% 4.5% 4.5%	New Consumer Plus program starting
Dixie State University	PEHP	2 Not Self Insured	Advantage Single Two-party Family	6,802 14,025 18,723	611 1,206 1,683	92/8 92/8 92/8	4.5% 4.5% 4.5%	4.5% 4.5% 4.5%	4.5% 4.5% 4.5%	No major plan changes
Utah Valley University	Blue Cross Blue Shield	4 Self Insured	Traditional Single Two-party Family	7,374 16,222 22,858	912 2,005 2,825	90/10 90/10 90/10	16.8% 11.3% 8.6%	30.0% 23.8% 20.8%	18.2% 12.5% 9.8%	1) No major plan changes; 2) Base on claims experience, medical premiums increased by 10% average; 3) Transitioning from the traditional participating provider plan to the traditional ValueCare plan.
Salt Lake Community College	Blue Cross Blue Shield	6 Self Insured	Traditional Single Two-party Family	6,824 15,373 21,505	768 1,704 2,328	90/10 90/10 90/10	0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	Vision premiums will increase about \$5,000 or 4.3%, which the institution will fund internally