

Board Meeting  
March 15, 2017

APPROVE STUDENT HEALTH INSURANCE RATES FOR URBANA, CHICAGO,  
AND SPRINGFIELD CAMPUSES, ACADEMIC YEAR 2017-2018

**Action:** Approve Student Health Insurance Rates for Urbana, Chicago, and Springfield Campuses, Academic Year 2017-2018

**Funding:** No New Funding Required

The Chancellors/Vice Presidents at Urbana, Chicago, and Springfield, recommend approval of student health insurance rates for Academic Year 2017-2018. The student health insurance rate, combined with the student health service fee, fund health care programs tailored to meet the needs of the students at the campuses. The campuses consult with student advisory groups on health program coverage and the resulting rate. Students may choose not to participate in the student health insurance program by providing evidence of comparable insurance coverage from other sources. Attached is a summary of the student health program coverage.

As recently as 2015 and 2016 the Urbana and Springfield campuses sought competitive proposals from commercial insurers to underwrite their student plans. Beginning in 2004, the Chicago campus initiated a self-funded student health benefit plan, *CampusCare* to provide benefits and contain costs.

For Fall Semester 2017, the Urbana campus continues to be underwritten by United Healthcare, with a 24 percent increase for both undergraduate and graduate

students. A large spike in utilization, including in- and out-patient visits as well as prescription drug benefits increased insurer costs. For Fall Semester 2017, the Springfield campus plan will be underwritten by Blue Cross Blue Shield, which was the result of a competitive Request for Proposal (RFP) process. The 14 percent decrease is attributable to a decrease in claim costs. For Fall Semester 2017, the Chicago campus proposes the rate remain flat for undergraduate and graduate students. Given the scope and breadth of the benefits, our student health insurance rates are very competitive compared to our peer institutions.

The recommended student health insurance rates are as follows:

<b>LOCATION</b>	<b>ACTUAL RATE FALL SEMESTER 2017</b>	<b>ACTUAL RATE FALL SEMESTER 2016</b>
<i>Urbana</i>	Undergraduate--\$397	Undergraduate--\$320
	Graduate--\$508	Graduate--\$409
<i>Chicago</i>	All students--\$570	All students--\$570
<i>Springfield</i>	All students--\$516	All students--\$598

The rates displayed are for the typical undergraduate, graduate, and professional student. Rates may vary for the summer session. Students needing coverage for their spouse and dependents voluntarily pay a separate charge.

The Board action recommended in this item complies in all material respects with applicable State and federal laws, University of Illinois *Statutes*, *The General Rules Concerning University Organization and Procedure*, and Board of Trustees policies and directives.

The Executive Vice President and Vice President for Academic Affairs as well as the Vice President, Chief Financial Officer and Comptroller concur in these recommendations.

The President of the University recommends approval.