



**Student Health Insurance
Plans 2014 - 2015:
The First Risk Advisors /
UnitedHealthcare Advantage**

*Presented to: (name of client/state)
Presented by: David Opperman,
First Risk Advisors
(date)*

Today's Topics

- The First Risk Advisors story
- ACA's impact on SHIPs
- Coverage Alternatives
- SHIPs Still the Best Value
- SHIP
 - Plan Overview
 - Flexibility
 - Value Added Benefits
 - Guidelines
- StudentResources:
Committed to SHIPs
- UnitedHealthcare StudentResources advantage
 - Nationwide Network
 - Innovation for School Administrators
 - Enrollment Support for Students
 - Focus on Service
 - Implementation timeline
- Questions and Answers

The First Risk Advisors Advantage

- Established in 1996
- 25 years experience in student health insurance
- 90 college and university clients
- 125,000 insured college students and their dependents
- Products include student health and intercollegiate sports accident medical
- Full service student health partner



The First Risk Advisors Advantage

- Account Management
 - Dedicated team
 - Analysis of plan coverage and student demographics
 - Analysis of current and historical utilization patterns
 - Develop and manage implementation plans
 - Develop and distribute plan materials
 - Provide ongoing education
 - Monitor regulatory changes



The First Risk Advisors Advantage

- Enrollment services
 - Enrollment team assigned to each client
 - Waiver and enrollment process assistance
 - Monitor and manage uploaded eligibility files
 - Emergency add facilitation
 - Appeals process management
 - Life status enrollment management
 - Onsite support for orientations, health fairs or student/parent enrollment/waiver sessions



The First Risk Advisors Advantage

- Customer service
 - Team available online and on the phone
 - Assist students with plan selection and enrollment options
 - Claims inquiries from students and dependents
 - Dependent enrollment support
 - Provide certificates of credible coverage
 - Resolve provider inquiries



ACA'S IMPACT ON SHIPS

2014 - 2015

2014 – 2015: ACA changes to SHIPs

- Maximum benefit changed to unlimited
- All per service deductibles/copays, coinsurance and policy deductibles apply toward the out of pocket maximum
- Pre-existing condition exclusion and limitations eliminated
- Out of pocket maximum cannot exceed \$6,350 per member/\$12,700 per family (Preferred Provider)
- Pediatric dental and vision included (up to age 19)
- Benchmark plans – state specific EHBs
- Assignment of metallic level (actuarial value calculated)
- ACA Fees:
 - Reinsurance fee: \$63.00 per member, per year
 - Health insurer fee: 2.3% of premium
 - PCORI fee: \$2 per member per year

Despite change, the basics remain

- Student Health Center mission as stewards of students' health still critical for academic success
- UnitedHealthcare's student health insurance plans (SHIPs) represent the best solution for schools and their students
- The First Risk Advisors / UnitedHealthcare partnership remains strong





Coverage Alternatives for Students

Employer Plans

- Trend toward higher deductibles.
- Geographically restricted managed care plans
- Dependent premiums increasing/employer contributions decreasing
- Employers moving toward a defined contribution model (JD Powers, 2012)
- Defined contributions not expected to equal current contribution rates nor will they keep pace with increasing premiums.

State and Federal Exchanges

- Young adults will pay more
 - Premiums of older adults can't be more than 3 times the premium for younger adults. (3:1)
 - SHIPs not subject to 3:1 pricing
 - Younger adults' premium will increase and older adults' premium may decrease (Milliman, Aug. 20 2011)
 - Short-term: many young adults will self insure and pay the tax penalty rather than higher premiums
 - *Students who are eligible under an employer plan will not be eligible for subsidies*



Medicaid

- Some students will qualify for Medicaid under ACA
- Medicaid across state lines? Guidance pending.
- Most Student Health Centers (SHCs) cannot act as Medicaid providers
- ACA includes a 29% cut to reimbursement rates in 2015
 - Providers, especially primary care providers, are increasingly refusing new Medicaid patients.
 - Up to one third of Medicaid providers have already opted out (Forbes, 2012)
 - Access to care will become an issue, especially in rural areas due to the relative scarcity of providers within a community service area.



SHIPs Still the Best Value

SHIPs Still the Best Value

- More affordable than employer, individual or exchange coverage.
- Premium is considered part of COE and can be included in financial aid packages
- Supports the mission of SHCs to provide the broadest access to care for the lowest cost.
- Coordination with SHCs reduces duplication of benefits between services covered under the student fee and services covered by the SHIP.
- Carrier reimbursements help fund the SHCs work.

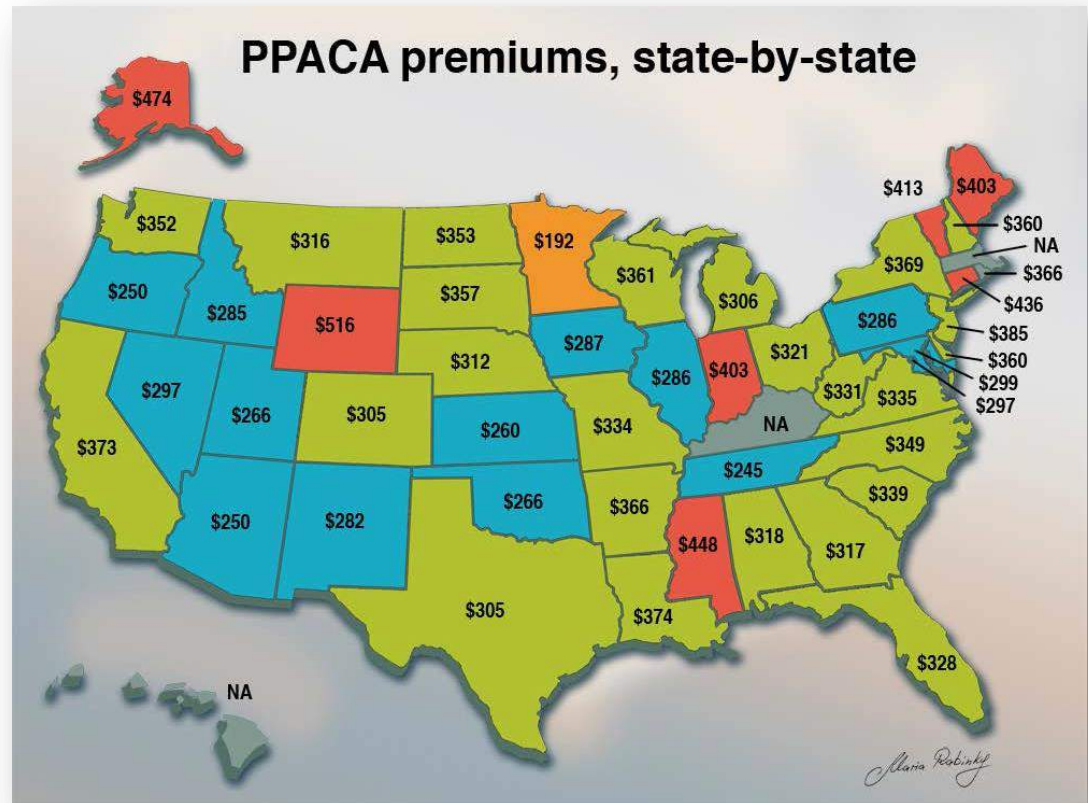


UnitedHealthcare

**Committed to providing
value to schools and
their students.**

ACA premiums: state by state

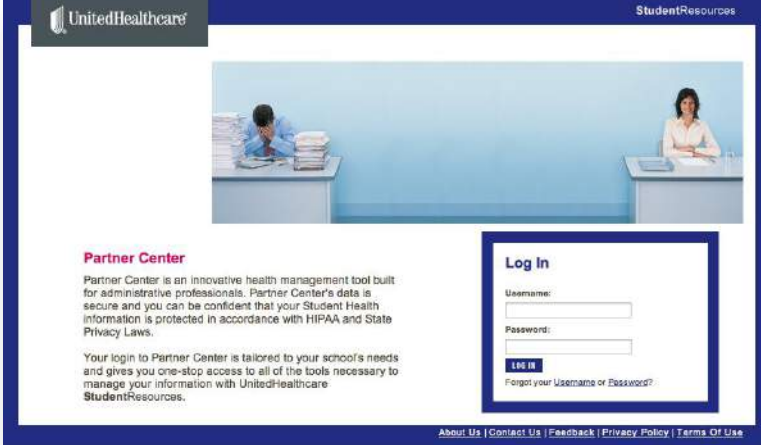
- **Second lowest silver plan**
 - Weighted average rate of \$328 per month
 - \$3,939/year
 - \$1,000 or greater deductible
 - \$6,350/\$12,000 out of pocket maximum student/family
 - 70% in network reimbursement
- **Most SHIPs**
 - Gold or platinum level plans
 - Rates under \$2,000/year
 - \$115 - \$170 per month



The rates given here are weighted averages for the second lowest-cost silver plan for enrollees of all ages.

Voluntary vs. hard waiver SHIPs

- Purely voluntary plans no longer viable under ACA regulations
 - <500 insureds, only hard waiver
 - >500 insureds a min. of 75% of the enrollees must be enrolled on a hard waiver or mandatory basis
 - No more than 25% of the enrollees can be enrolled on a voluntary basis
- Innovative, online tools have automated the management of hard waiver SHIPs and lessened the strain on school staff.



The screenshot shows the UnitedHealthcare Partner Center website. At the top left is the UnitedHealthcare logo, and at the top right is the text "StudentResources". Below the header is a banner image of two people at desks. The main content area features the heading "Partner Center" in red, followed by a paragraph: "Partner Center is an innovative health management tool built for administrative professionals. Partner Center's data is secure and you can be confident that your Student Health information is protected in accordance with HIPAA and State Privacy Laws." Below this is another paragraph: "Your login to Partner Center is tailored to your school's needs and gives you one-stop access to all of the tools necessary to manage your information with UnitedHealthcare StudentResources." To the right of the text is a "Log In" form with fields for "Username:" and "Password:", a "Log In" button, and a link for "Forgot your Username or Password?". At the bottom of the page, there are links for "About Us", "Contact Us", "Feedback", "Privacy Policy", and "Terms Of Use".

Partner Center

Efficiently manage your student insurance program online – in real time.

UnitedHealthcare Student Health Insurance Plans

2014-2015 SHIPs: Overview

Plan	Maximum Benefit	Co-insurance (In/Out of Network)*	Deductible (In Network)	Out-of-Pocket Max (Member)**
Silver level	Unlimited	70% / 50%	\$250 to \$1,000 per policy year	\$5,000 - \$6,350
Gold level	Unlimited	80% / 60%	\$150 to \$500 per policy year	\$3,000 - \$5,000
Platinum level	Unlimited	90% / 70%	\$100 to \$400 per policy year	\$2,000 - \$4,000

** In network coinsurance is based on the preferred allowance; out of network coinsurance is based on Usual and Customary charges (U & C). **Out of network not limited.*

SHIP: Flexibility – Custom plans

- Base plans can be customized according to need (within the parameters of ACA and UW guidelines)
- All SHIPs can integrate with and reimburse Student Health Centers on a claim by claim or ledger billing basis
- Included with all plans:
 - Global emergency medical assistance
 - 24/7 Nurseline
 - UnitedHealth Allies discount card



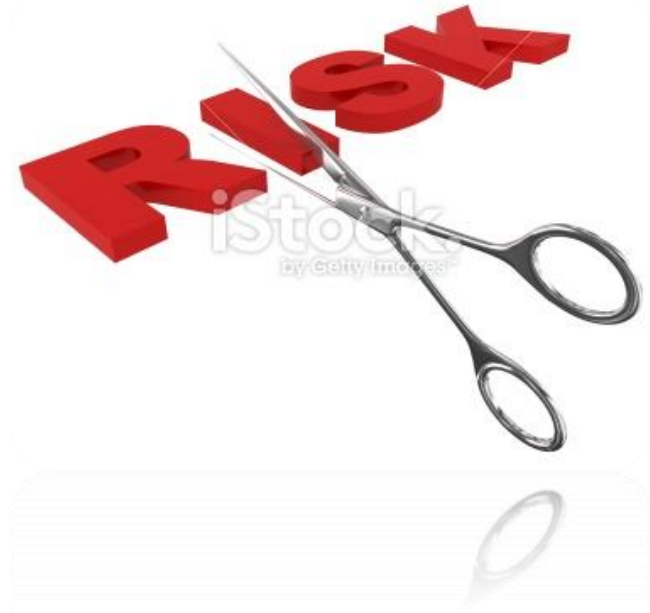
SHIP: Participation Guidelines

- Schools with <500 insured students may participate in a consortium plan on a hard waiver basis only.
- Schools with >500 insured students may either participate in the consortium be underwritten independently.
 - 75% of all students must be enrolled on a hard waiver basis



The Consortium Advantage

- Consortium underwriting
 - State by state at the member consortium level to ensure attractive rates and long term stability
 - As each state consortium grows, risk is spread across larger populations of students enhancing rate stability
 - Greater flexibility in plan design
- Economies of scale
 - Collaboration on a national and state level allows for competitive expense structure for consortium programs



The Consortium Advantage

- Specialized reporting
 - Medical and prescription utilization, insured counts and large claims reports can be provided by plan or individual institution
- Integration of Student Health/Counseling Center services as a preferred provider to the SHIP plan
- No additional administrative responsibilities for participating institutions
- Enhanced account management, enrollment and customer services.



The UnitedHealthcare StudentResources Advantage

StudentResources: Committed to Student Insurance

FIRSTRISK
ADVISORS

- The market leader with >40 years' experience
- Committed to innovation that lowers administrative costs and increases efficiency
- Proprietary platforms and processes designed specifically to support SHIPs
- Committed to providing ACA compliant, affordable SHIPs for schools and their students
- Online tools that streamline hard waiver plan management for school staff
- Online enrollment and My Account for students, including a self service mobile site
- NEW: Message Center within My Account for delivery and storage of all insurance information

The UnitedHealthcare StudentResources Advantage

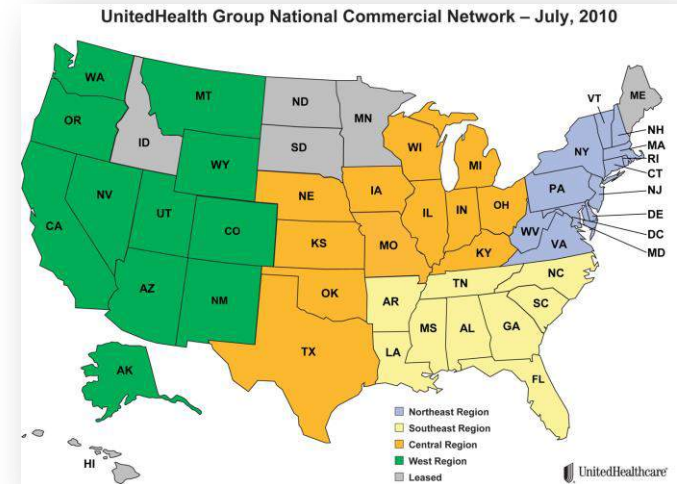
FIRSTRISK
ADVISORS

- Rated A (excellent) by A.M. Best
- 2012: Voted the most innovative insurance carrier by Forbes for the third year in a row
- Competitive network discounts ensure less cost for students, less cost to the plan
- Dedicated claims platform, Customer Services and Claims Examiners extensively trained in supporting SHIPs
- Proprietary implementation process (S.T.A.R.T.) ensures a seamless transition to UnitedHealthcare StudentResources for your school and students

Local In-Network Access

Better network access and lower costs on a local and national level

- Our network includes over 730,000 doctors and health professionals, 5,600 hospitals and 1,300 Convenience Care Clinics and 5,800 Urgent Care Clinics
 - 95% of all available hospital beds
 - Two out of three available doctors and health professionals nationally
- Our focus on fixed-rate contracts helps us better predict and control future costs while keeping students' out of pocket costs down
- Our ability to direct contract with your preferred providers ensures that your students are directed accordingly



Local access for 98%
of US population

We are #1 or #2 in discounts
in 2 out of 3 markets we
serve

Innovation for School Administrators

- Waiver management, with early enrollment and coverage election for hard waiver programs
- Ledger billing, integrated with several of the most popular practice management applications
- Student referrals with eligibility verification and search functionality
- Insured information access in keeping with HIPAA rules and regulations
- All available at PartnerCenter.uhcsr.com, full implementation support and training provided, with online and telephonic support throughout the plan year
- Full marketing kit provided to assist in plan promotion and participation, for both voluntary and mandatory



Partner Center

Efficiently manage your student insurance program online – in real time.

Enrollment Support for Students

- Simple online enrollment for voluntary plans with payment via credit card or echeck.
- Easy online waiver request submission or early enrollment for mandatory plans
- 24/7 self service access to plan information, provider look up, claims status, and online ID card
- Streamlined benefit summaries, ID cards and student communication materials available online
- Paper based enrollment also supported and processed within 3 to 5 business days



StudentResources

**Full range of support for
voluntary and mandatory
programs**

Focus on Service

Trouble-free service supports better decisions and better results for students:

- Seamless plan implementation with our proprietary START program
- Dedicated account management team
- Customer Service and Claims Processing dedicated exclusively to the college/university market
- I.D. Cards available online within 48 hours of eligibility load
- 100% of incoming calls recorded and retrievable
- Pre-release audit of claim payments ensure accuracy



START

I appreciated the planning for our school's needs. We were so impressed with the attention to detail to ensure those needs were met so that the plan would be implemented smoothly.

*G. Wood
Azusa Pacific University*



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QUESTIONS AND ANSWERS