



### STUDENT HEALTH INSURANCE

January 25, 2018

#### **SHIP RFP Status**

- SHIP RFP issued in August with assistance from the Department of Insurance (DOI) and DOI's agent of record.
- Four proposals were received and three vendors were invited for finalists presentations.
- Campus Student Health Center Directors participated in evaluating each proposal. UNC System requests sign off by campus administration, including the Chancellor and Vice Chancellor of Student Affairs.
- Award for the 2018-2019 Academic Year will be made in the next couple of weeks.



#### **UNC Student Health Plan Financials**

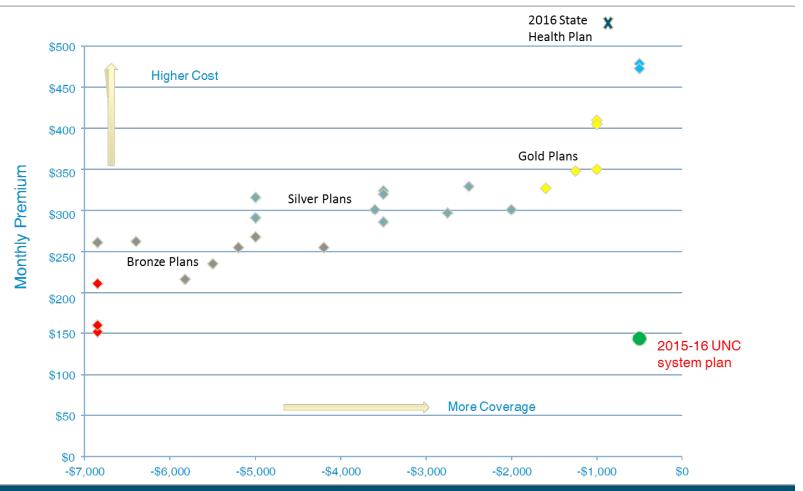
Academic Year	Actual Premiums Collected	Annual Premium	Total Number of Student Covered	Agent Fee on PMPM Basis	Actual Agent Fee Paid to NCAIA
2013-2014	\$59,041,804.50	\$1,356.00	43,541	0.65%	\$384,512.90
2014-2015	\$60,332,369.20	\$1,584.00	38,089	0.65%	\$392,519.36
2015-2016	\$60,925,812.66	\$1,707.00	35,692	\$0.77	\$356,553.11
2016-2017 <sup>1</sup>	\$71,017,959.81	\$2,202.00	32,252	\$0.77	\$296,103.66
2017-2018 (Estimate) <sup>2</sup>	\$81,275,040.00	\$2,540.00	32,252	\$0.77	\$298,008.48

<sup>1 –</sup> The Actual Premiums Collected and Actual Agent Fee Paid for 2016-17 had not finalized yet.



<sup>2 –</sup> The 2017-2018 estimates are based off of the 2016-17 membership because BCBS did not have an official projection at the time of providing this data.

#### **UNC vs Exchange and State Plans**



Deductible (negative as out of pocket \$)



#### **Student Health Insurance**

- Provides for the needs of the greatest number of students
- Balances plan design with cost and coverage
- Provides benefits for the uninsured and increases benefits for the underinsured
- Reduces institutional risk and liability
- Allows for sustaining long term viability
- Supports student success, time to degree, graduation, and overall well being of others



## THANK YOU

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# QUESTIONS?



