



Student Health Insurance Program Update

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Today's Discussion



Today we will present to the Board this year's renewal of public Student Health Insurance Plans (SHIP) and an update on the SHIP MassHealth Premium Assistance program.

- For Academic Year (AY) 2018/19, the Health Connector negotiated renewals with premium increases below forecast for the Commonwealth's public institutions of higher education: 16 Community Colleges, nine State Universities and four (out of five) University of Massachusetts (UMass) campuses
- In addition, we will provide an update on the SHIP MassHealth Premium Assistance (PA) program, a joint Health Connector and MassHealth effort
 - The PA program established a partnership with institutions of higher education to facilitate enrollment in SHIPs for MassHealth enrollees that provides students with access to broader commercial networks and benefits at a savings to the Commonwealth
 - At the close of AY 2017/18, approximately 31,800 students were enrolled in the SHIP PA program



**Background and Academic
Year 2018/19 Renewal
Negotiations**

Background: Student Health Insurance in Massachusetts



- Massachusetts has required students enrolled in higher education programs to be covered by health insurance since 1989 – one of the country’s first individual mandates
- Under this requirement, every school (both public and private, fully insured and self-funded) in Massachusetts must offer a SHIP which is only available to the school’s students and is outside of the Commonwealth’s merged individual and small group market
- Since the implementation of the Affordable Care Act (ACA) in 2014, fewer students were enrolling in SHIPs, likely due to the availability of insurance options through MassHealth and the Health Connector
- Colleges and universities are required to allow students to waive SHIP if they are enrolled in subsidized coverage through the Health Connector, or in MassHealth if the school does not participate in the PA program
- The SHIP MassHealth PA program was introduced in Fall 2016 as a way to allow MassHealth-eligible students to remain with their peers in SHIPs while accessing Medicaid benefits
- Since the introduction of the SHIP MassHealth PA program, the public colleges and universities’ SHIP enrollment has increased significantly

Academic Year 2018/19 Renewal Summary



Public college and university premium changes for Academic Year 2018/19 range from zero to ten percent.

- For the 2018/19 renewal period, the Health Connector’s actuary forecasted potential renewal ranges expected from Blue Cross Blue Shield of Massachusetts (BCBSMA) based on each segment’s claims experience and loss ratios
 - This analysis predicted premium increases of up to 15%
- Final renewal negotiations resulted in most schools receiving renewals below the forecasted increases
 - There were no renewals greater than 10%
 - No schools elected to make modifications to their plan designs for AY 2018/19

	UMW*	UMD	UML	UMB	MASU	MACC
Current AY 17/18 Annual Premium**	\$4,207	\$2,168	\$1,568	\$2,075	\$2,755	\$1,712
Chief Actuary Predicted % Increase	7.4%	0.0%	0.0%	7.9%	8.4%	14.9%
Actual % Change Compared to Current	3.6%	0.0%	2.9%	5.0%	8.3%	9.8%
Actual \$ Change Compared to Current	\$151	\$0	\$46	\$103	\$230	\$167
Final Annual Premium AY 18/19**	\$4,358	\$2,168	\$1,614	\$2,178	\$2,985	\$1,879

*UMass Worcester (UMW), UMass Dartmouth (UMD), UMass Lowell (UML), UMass Boston (UMB), State Universities (MASU), Community Colleges (MACC)

**Premiums shown are inclusive of all fees (broker, Health Connector, travel assistance, and UMD and UML’s school-specific fees)

A large, stylized white cross is centered on a light green background. The cross is composed of four thick, rounded arms that meet at the center. The background is a solid light green color.

MassHealth Premium Assistance for SHIPs

Tool to Support SHIP Market: Premium Assistance



Premium Assistance is a MassHealth program designed to provide a cost-effective way of delivering benefits to MassHealth members who have access to private insurance by assisting with payments for their private coverage.

- Enrollment in MassHealth Premium Assistance is mandatory for those eligible for the program
- MassHealth's purchasing of private insurance helps ensure that MassHealth is the payor of last resort, as required by federal law, as the private insurance becomes the primary payor of services
- Eligibility for MassHealth PA is determined based on the individual's MassHealth coverage type and the type of private health insurance that the individual is enrolled in or has access to, including whether it is cost effective to purchase
- Under the SHIP PA program led by MassHealth, the Health Connector, and EHS, Massachusetts students are able to maintain their Medicaid benefits while enrolling in their schools' SHIP health plans
- Students enrolled in the SHIP PA program maintain their MassHealth premium and benefits/cost sharing for MassHealth covered services, while also being able to access broader networks and services at the SHIP health plan's cost sharing levels

SHIP Premium Assistance: Program Launch (AY 2016/17)



The SHIP PA program launched for Fall 2016 in collaboration with MassHealth, the Health Connector and the public colleges and universities.

- The public institutions of higher education were targeted in the pilot year because of the high number of students accessing MassHealth
- The program began in June 2016 for AY 2016/17 enrollment, with approximately 5,000 public college and university students enrolled in the first year
- The SHIP PA launch included a number of operational efforts:
 - Business process and system development for colleges and universities and the three third-party administrators (TPAs) (Gallagher Student Health, University Health Plans and Consolidated Health Plans)
 - College and university communication, outreach, and education, and establishment of a toll-free customer service MassHealth SHIP PA line dedicated to helping students in the MassHealth SHIP PA program
- Student and school administrator feedback in the first year of the program was largely positive but highlighted the need for increased communication and education, particularly regarding coordination of benefits

SHIP Premium Assistance: AY 2017/18



Beginning in AY 2017/18, enrollment in the SHIP PA program was mandatory for eligible students, significantly increasing the number of enrollees in the program.

- In the first year, enrollment in the SHIP PA program was optional for eligible students with MassHealth
- Beginning in AY 2017/18, enrollment in the SHIP PA program was mandatory for MassHealth members at participating schools
- Systems updates were implemented to address mandatory enrollment and enhanced reporting and matching capabilities
- Marketing and educational materials were developed, with a focus on coordination of benefits to support students in using both their MassHealth coverage and their school's SHIP

SHIP Premium Assistance: AY 2017/18 (cont'd)



Forty-eight private colleges and universities joined the MassHealth SHIP PA program in AY 2017/18.

- The three TPAs (Gallagher Student Health, University Health Plans and Consolidated Health Plans) serving the public colleges and universities were key partners in the launch of the MassHealth SHIP PA program
- A fourth TPA, UnitedHealth StudentServices, joined the SHIP PA program for AY 2017/18
- With the support of these TPAs, the SHIP PA program expanded beyond the 30 public schools to 48 private schools, for a total of 78 participating colleges and universities for Fall 2017
- At the close of AY 2017/18, approximately 31,800 students were enrolled in the SHIP PA program, about 10,000 higher than initially projected

SHIP Premium Assistance: AY 2017/18 (cont'd)



The SHIP MassHealth Premium Assistance program enrollment grew significantly in its expansion under mandatory enrollment and with additional participating private schools.


- Enrollment in the PA program grew to approximately 31,800 students
 - 90% were full-year enrollees and 10% were spring semester-only
 - 41% were Community College students
 - 43% were State University and UMass students
 - 16% were private school students
- Approximately 84% of enrollees were public school students
- There were 30 public and 48 private participating schools for AY 2017/18. Private school participation is increasing to 51 for AY 2018/19

SHIP Premium Assistance: AY 2018/19



Premium Assistance activities in Spring 2018 include improvements through systems upgrades, outreach and education to schools, and preparation for Fall 2018 enrollment.

- Continued focus on enhanced communications and coordination of benefits education to improve students' and schools' understanding of PA program
- Continued availability of cost-share wrap for in-network BCBS providers not in MassHealth network
- Streamlining and simplifying eligibility checks to alleviate administrative burden on participating schools' administrative processes
 - Trigger continuous MassHealth eligibility protection by a single check performed not more than 30 days prior to policy effective date, without need for second check when SHIP policy starts
 - Web Service System upgrade for smoother and faster data interface with third party administrators
- Data analysis of first full year as mandatory program to determine impacts on SHIP and MassHealth programs

The background is a solid light green color. A large, white, stylized letter 'A' is centered on the page. The 'A' is composed of a vertical bar on the left, a vertical bar on the right, and a horizontal bar at the top. The horizontal bar is slightly curved. The overall design is minimalist and modern.

Appendix

AY 2018/19 Plan Design Summary



In-Network	UMW*	UMD	UML	UMB	MASU	MACC
Deductible	\$0/\$250 OON	\$250	\$250	\$250	\$0	\$250
Co-insurance	100%	80%	80%	80%	80%	80%
OOPM	\$4,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
ER	\$25	\$150	\$150	\$150	\$25	\$150
Inpatient Hospital	100%	80%	80%	80%	80%	80%
Primary Care	\$10	\$30	\$30	\$30	\$15	\$30
Specialist	\$10	\$30	\$30	\$30	\$15	\$30
MH/SA Outpatient	\$10	\$30	\$30	\$30	\$15	\$30
Imaging	100%	\$100	\$100	\$100	\$100	\$100
Rehab ST/OT/PT	\$10	\$30	\$30	\$30	\$15	\$30
Lab Outpatient	100%	80%	80%	80%	80%	\$50
X-Rays	100%	80%	80%	80%	80%	\$50
Outpatient Facility	100%	80%	80%	80%	80%	80%
Outpatient Surgery	100%	80%	80%	80%	80%	80%
Rx-Retail-30 Days	\$10/\$20/\$35	\$15/\$30/\$50	\$15/\$30/\$50	\$15/\$30/\$50	\$10/\$20/\$30	\$20/\$40/\$60

*UMass Worcester (UMW), UMass Dartmouth (UMD), UMass Lowell (UML), UMass Boston (UMB), State Universities (MASU), Community Colleges (MACC)

Copayment amounts show student cost-sharing, while coinsurance amounts show the amount paid by the plan

Sample Communications

Do you have MassHealth coverage?

If so, you will be required* to enroll in your school's Student Health Insurance Plan (SHIP) at **no additional cost to you**



As part of your school's insurance waiver process, your MassHealth will be reviewed to see if you qualify for participation in the MassHealth Premium Assistance Program. If you qualify, you will be automatically enrolled into your school's SHIP, and MassHealth will pay for your SHIP premium.



You'll get more benefits, without paying more

Through this MassHealth Premium Assistance program, you'll pay the same amount that you do now, but you'll be able to:

- Have a greater choice of providers when you need health care services. You can use any of the providers in your school's SHIP plan network, with no referral necessary.
- Pay the same MassHealth low or no co-pay when you see an in-network SHIP plan provider.
- Be covered when you're in other states or anywhere around the world if you are traveling.

How to get started

- Make sure you enter your 12-digit MassHealth ID number when you fill out information on your school's waiver form.
- You can find your MassHealth ID number on your MassHealth ID card.



What's next?

After you submit your information through your school's waiver process, you will be emailed updates about the status of your submission. If you are eligible, MassHealth will mail you a letter to verify that you have been enrolled in the MassHealth Premium Assistance program.

Questions?

If you have questions about your eligibility for the Premium Assistance program, call MassHealth Premium Assistance at 1-855-273-5903.

* some exceptions apply

Information current as of May 2018

Frequently Asked Questions

What are the benefits of this program?	Being covered by both a SHIP plan and MassHealth will give you access to a larger network of providers than just MassHealth providers. You will also have coverage for services out of state and out of country.
Will I lose my MassHealth coverage or access to other MassHealth covered services?	No, you will not lose your MassHealth coverage. In fact, if enrolled in Premium Assistance you will maintain continuous MassHealth coverage for the duration of the SHIP policy*. Premium Assistance is to pay for your SHIP plan premium. MassHealth covered services are not affected.
Will there be any changes to my MassHealth coverage when I enroll?	The same MassHealth covered services will continue, but how you get them will change. For example, if you were on a MassHealth managed care plan (like BMC Health Net, Tufts Health Together, or a new MassHealth ACO), your school's SHIP plan will now be your primary plan. This means the SHIP plan pays your bills first and although still covered by MassHealth, you will no longer be in the MassHealth managed care plan. MassHealth will still pay for those covered services not covered by the SHIP plan and for the out-of-pocket costs you incur while on the SHIP plan up to what you would be responsible for under MassHealth.
What do I need to tell a provider when I get services?	Tell them you have both SHIP and MassHealth. You need to show BOTH ID cards for providers to coordinate benefits and submit bills first to SHIP and then to MassHealth.
What if I see a provider who is not covered through MassHealth?	If you see a doctor or other provider who is in the SHIP network but is NOT a MassHealth provider, as long as the service is a MassHealth covered service, MassHealth will reimburse you for your out-of-pocket costs up to what you would be responsible for under MassHealth. For example, if you see a mental health provider who participates in SHIP but is not in the MassHealth network, you may have to pay your SHIP office visit co-pay up front, then submit documentation of the visit to MassHealth. MassHealth will reimburse you for costs you have incurred or already paid. Please call 855-273-5903 to receive instructions on how to receive a reimbursement.
Is this program going to cost me more money?	No, you should not pay any more than what you currently pay under MassHealth when receiving MassHealth covered services.
How long will Premium Assistance for the student health plan last?	MassHealth Premium Assistance will pay for your entire annual SHIP premium if you enroll in the fall, or for the entire spring semester premium if you are newly enrolled at your school in the spring. At the beginning of each school year you will need to repeat the online waiver process to make sure you still qualify for both the MassHealth Premium Assistance and for your SHIP.
What happens if I drop out of school or become a part-time student?	Once MassHealth pays for your SHIP premium and you are enrolled in the SHIP plan, you should be able to be covered through the end of the policy year even if you drop out of school or go part time (with some exceptions).
Will my MassHealth coverage change if I don't enroll in this program?	If you currently have MassHealth Standard, CommonHealth, CarePlus, or Family Assistance, and are not already enrolled in another private insurance plan, you must enroll in the SHIP plan available to you. If you are required to but do not enroll in the SHIP plan, you will lose your MassHealth benefits.
Can I get a family health plan through this program?	No, at this time the Premium Assistance for the SHIP program is only available to students on individual (one person) plans. If you have other family members who also have MassHealth, your enrollment in the SHIP plan will not affect your family members' MassHealth coverage.
What if my income goes up because of an internship or a part-time job, so I lose my MassHealth?	While you are enrolled in a SHIP plan MassHealth purchased for you, your MassHealth coverage will continue until the end of the SHIP policy, even if other circumstances change, like your income increases. You will still be responsible for providing MassHealth with updates about these changes and be responsible for responding to any requests MassHealth makes while you are on the SHIP plan.
How to I enroll in the Premium Assistance Program?	Just follow the waiver process for your school's health insurance, provide your MassHealth information on the waiver form, and your information will be reviewed by MassHealth for program eligibility and enrollment.
What if I have more questions?	Please contact MassHealth Premium Assistance at 1-855-273-5903 if you have more questions.

* some exceptions apply