

# Student Health Advisory Committee (SHAC) Meeting Minutes

Wednesday May 23, 2018

1:00 pm

Student Center Reading Room

## I. Members 2017-2018

### Members Present:

Madiha Akhtar, Asst Vice President for Student Affairs  
Justin Alger, Director of Resident Life  
David Choueka, Medicine Student  
Catrisha Duret, Health Related Professions Student  
Melanie Gao, Medicine Student  
Andrea Greene, Medicine Student (MD/MPD)  
Daniel Ilyayev, Assistant Dean, School of Public Health  
Nicole Mastrogiovanni, School of Public Health Student  
Mona Pervil- Ulysse, Director of Student Health Center  
Meg O'Sullivan, Assistant VP Student Life  
Stanley Tam, Director of Student Counseling  
Eric Taub, Medicine Student  
Daniel Traver, Nursing Student  
Amy Urquhart, Director of Student Center

### Members Absent:

Brahim Chaquor, Faculty Graduate School  
Veena Cherian, Nursing Student  
Yvonne Nathan, Nursing Faculty  
Jeffrey Putman, VP for Student Affairs & Dean of Students  
Suzanne Schecter, Faculty: Midwifery (CHRP)  
Mark Silverberg, Faculty: College of Medicine

### Guest Present:

Richard Bentley, President of FSA

## II. Meeting Scheduled:

- Committee meeting scheduled for Wednesday, May 23, 2018 in Student Center Conference Room
- All members contacted and invited via email (Calendar Invite).

## III. Meeting Call to Order

- Wednesday, May 23, 2018 at 1:05 pm.
- Welcome & Introductions
- Review of Charge of committee as defined by SUNY Downstate Medical Center  
The Student Health Advisory Committee serves several important functions. It assists in recommending policies to improve the services of the Student Health Service, provides guidance regarding the use of the student health fee and monitors the student health insurance program. This committee serves in an advisory capacity to the directors of the Student Health Service, the Student Counseling Service, as well as the student insurance plan. In addition, it has responsibility for budgetary approval of the Substance Abuse programs on campus. Membership of the Student Health Advisory Committee consists of faculty, staff, and students from the five colleges at SUNY Downstate.
- Student Employee Health Report:
  - Dr. Pervil-Ulyssee discussed the basic requirements for health clearance to enroll as a downstate incoming student. She indicated that the health clearance process was much more organized and streamlined this year now that she is in her second year and has put in a process for a steadier flow.
- Counseling Center Report:
  - The counseling center is very popular

- The center is very active and is a big part of the downstate community
  - A frequent list of concerns presented by students include mental health, anxiety, depression,
  - The center is advertised to students by presentations during orientation, references by students who have utilized the services along with faculty and staff. Contact information is also available online.
- **Health Insurance Update**
    - Dr. Akhtar explained the process for enrolling in or waiving out of the health insurance program.
- **Health Insurance RFP:**
    - The current Student Health Insurance Plan will expire on July 31, 2017. An RFP was put out in March, 2018.
    - 5 Vendors were solicited. 3 of the 5 vendors submitted a bid.
    - 5 Proposals were submitted for the Student Health Insurance Program.
    - HSA Consulting submitted a proposal with 3 alternative options, while Haylor Freyer & Coon and University Health Plans submitted one proposal each.
    - The options were presented through a comprehensive comparative spreadsheet (please see attached bid proposal analysis).
    - SHAC voted unanimously to recommend to the FSA Board of Directors a contract award to HSAC on their Proposal Alternative number one: United Healthcare Student Resources.
    - The recommended proposal is the most cost-efficient and comprehensive plan. Particularly, the outpatient benefits such as mental health care and substance abuse care and maternity services coverage is cheaper for both in-network and out-of-network providers.
- **New Business:**
    - Members will be contacted in Fall 2018 for the purpose of scheduling a fall meeting.

IV. **Session Adjourned at 2:00 p.m.**

Respectfully submitted,



Madiha Akhtar, Chair

**Faculty Student Association of Downstate Medical Center Inc**  
RFP Proposal Analysis Presented to Student Health Advisory Committee (SHAC) May 23, 2018  
Health Science Assurance Consultants, Inc. (HSAC)

Bidder Name & Carrier:	Haylor, Frayer & Coon						Health Science Assurance Consultants, Inc. (HSAC)						University Health Plans			
Carrier (provider)	Carrier Information		Option#1: UHC Student Resources RECOMMENDED AWARD (SHAC)		Option#2: Aetna Student Health		Option#3: Empire Blue Cross Blue Shield		University Health Plans							
	In-Network	Out-Of-Network	In-Network	Out-Of-Network	In-Network	Out-Of-Network	In-Network	Out-Of-Network	In-Network	Out-Of-Network	In-Network	Out-Of-Network				
Plan Type	Managed Care incl Worldwide Cover		Managed Care incl Worldwide Cover		Managed Care incl Worldwide Cover		Managed Care incl Worldwide Cover		Managed Care incl Worldwide Cover		Managed Care incl Worldwide Cover					
Policy Annual Premiums:																
-Student		\$4,597.00		\$4,840.00		\$4,858.00		\$4,893.04		\$4,893.04		\$4,853.00				
-Student + Spouse/Domestic Partner		\$4,597.00		\$9,680.00		\$9,716.00		\$9,786.08		\$9,786.08		dependents may obtain coverage for the same rate as the student.				
-Student + Child(ren)		\$4,597.00	\$9,680 (1CH)/ \$14,520 (2+CH)	\$9,680 (1CH)/ \$14,520 (2+CH)	\$9,716 (1CH)/\$14,574 (2+CH)	\$9,646 (1CH)/\$14,919(2+CH)	\$9,786 (1CH)/\$14,679 (2+CH)	\$9,786.08 (1CH)/\$14,679.12 (2+CH)				dependents may obtain coverage for the same rate as the student.				
-Student + Family		\$9,194.00	\$19,360.00	\$19,360.00	\$19,432.00	\$19,892.00	\$19,572.16	\$19,572.16				dependents may obtain coverage for the same rate as the student.				
Maximum Benefit		Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited				Unlimited				
Out-Of-Pocket Maximum Per Person	\$ 2,500.00	\$ 10,000.00	\$ 2,500.00	\$ 10,000.00	\$ 2,500.00	\$ 10,000.00	\$2,500	\$10,000	\$ 2,500.00	\$ 10,000.00	\$ 2,500.00	\$ 10,000.00				
Out-Of-Pocket Maximum Per Family	\$ 5,000.00	\$ 20,000.00	\$ 5,000.00	\$ 20,000.00	\$ 5,000.00	\$ 20,000.00	\$5,000	\$20,000	\$ 5,000.00	\$ 20,000.00	\$ 5,000.00	\$ 20,000.00				
Deductible Per Person (Annual)	\$ -	\$ 1,000.00	\$ -	\$ 1,000.00	\$ -	\$ 1,000.00	\$ -	\$1,000.00	\$ -	\$ 1,000.00	\$ -	\$ 1,000.00				
Deductible Per Family (Annual)	\$ -	\$ 2,000.00	\$ -	\$ 2,000.00	\$ -	\$ 2,000.00	\$ -	\$2,000.00	\$ -	\$ 2,000.00	\$ -	\$ 2,000.00				
<b>Inpatient Benefits:</b>																
Hospital Room & Board	20% member cost sharing	40% member cost sharing	80% of R&C	60% of R&C After Deductible	80% of R&C	60% of R&C After Deductible	80% of R&C	60% of R&C After Deductible	20%		40%					
Maternity Services	20% member cost sharing	40% member cost sharing	80% of R&C	60% of R&C After Deductible	80% of R&C	60% of R&C After Deductible	80% of R&C	60% of R&C After Deductible	20%		40%					
Mental Health Care	20% member cost sharing	40% member cost sharing	80% of R&C	60% of R&C After Deductible	80% of R&C	60% of R&C After Deductible	80% of R&C	60% of R&C After Deductible	20%		40%					
Mental Health Maximum Visits/Benefits	No Maximums	No Maximums	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	no max		no max					
Substance Abuse Care	20% member cost sharing	40% member cost sharing	80% of R&C	60% of R&C After Deductible	80% of R&C	60% of R&C After Deductible	80% of R&C	60% of R&C After Deductible	20%		40%					
Substances Abuse Care Maximum Visits/Benefits	No Maximums	No Maximums	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	no max		no max					
Surgical Benefits	20% member cost sharing	40% member cost sharing	80% of R&C	60% of R&C After Deductible	80% of R&C	60% of R&C After Deductible	80% of R&C	60% of R&C After Deductible	20%		40%					
<b>Outpatient Benefits:</b>																
Mental Health Care	\$20 Copay, then plan plays 100%	30% Costshare after Deductible	\$20.00 Copay	60% of R&C After Deductible	\$20.00 Copay	60% of R&C After Deductible	\$20.00 Copay	60% of R&C After Deductible	\$20 copay		40%					
Mental Health Maximum Visits/Benefits	No Maximums	No Maximums	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	no max		no max					
Substance Abuse Care	\$20 Copay, then plan plays 100%	30% Costshare after Deductible	\$20.00 Copay	60% of R&C After Deductible	\$20.00 Copay	60% of R&C After Deductible	\$20.00 Copay	60% of R&C After Deductible	\$20 copay		40%					
Substance Abuse Care Maximum Visits/Benefits	may be used for family counseling		Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	no max		no max					
Surgical Benefits	20% member cost sharing	40% member cost sharing	80% of R&C	60% of R&C After Deductible	80% of R&C	60% of R&C After Deductible	80% of R&C	60% of R&C After Deductible	20%		40%					
Physician Office	\$20 Copay, then plan plays 100%	30% Costshare after Deductible	\$20.00 Copay	60% of R&C After Deductible	\$20.00 Copay	60% of R&C After Deductible	\$20.00 Copay	60% of R&C After Deductible	\$20 copay		40%					
Emergency Care	Plan pays 100% after Copay	Plan pays 100% after Copay	100% of R&C	100% of R&C	100% of R&C	100% of R&C	100% of R&C	100% of R&C	\$50 Copay		\$50 Copay					
Emergency Care Copay	\$50	\$50	\$50.00 Copay	\$50.00 Copay	\$50.00 Copay	\$50.00 Copay	\$50.00 Copay	\$50.00 Copay								
Ambulance Expense	Plan pays 100%	0% member cost share after deductible	100% of R&C	100% of R&C After Deductible	100% of R&C	100% of R&C After Deductible	100% of R&C	100% of R&C After Deductible	0%		0% after deductible					
Prescription Drug Benefits	\$7/\$20/\$50	\$7/\$20/\$50	\$7/\$20/\$50 Copay	\$7/\$20/\$50 Copay	\$7/\$20/\$50 Copay	\$7/\$20/\$50 Copay	\$7/\$20/\$50	\$7/\$20/\$50	\$7/\$20/\$50		\$7/\$20/\$50					
Accident Related Dental	20% member cost sharing	40% member cost sharing	80% of R&C	60% of R&C After Deductible	80% of R&C	60% of R&C After Deductible	80% of R&C	60% of R&C After Deductible	covered as any other injury		covered as any other injury					
*R&C = Reasonable & customary Charges																
<b>OPTIONAL DENTAL/VISION PROPOSALS</b>	Dental plan	Vision, Dental, Health & Wellness Discount Program	Dental plan	Vision, Dental, Health & Wellness Discount Program	Dental plan	Vision, Dental, Health & Wellness Discount Program	Dental plan	Vision, Dental, Health & Wellness Discount Program	Dental plan	Vision, Dental, Health & Wellness Discount Program	Dental plan	Vision, Dental, Health & Wellness Discount Program				
Plan Summary			Voluntary Insured PPO Plan	UnitedHealth Allies Discount	N/A	Vital Savings by Aetna	N/A	N/A	UHP offers the following dental insurance innovations: <a href="https://www.hiquote.com/quote/index.php?Plan_ID=e68&amp;code=A15A34329077335355EC8D">https://www.hiquote.com/quote/index.php?Plan_ID=e68&amp;code=A15A34329077335355EC8D</a>	UHP has access to other dental insurance options as well	UHP offers the following dental discount program: <a href="https://brokers.careington.com/index.aspx?A=444556494E45">https://brokers.careington.com/index.aspx?A=444556494E45</a>					
Maximum per person			\$500	NA		Discount Plan					UHP will discuss health and wellness discount programs with DMC as well.					
Waiting Period			NA	NA		N/A										
Annual Rates-Student	\$32.40		\$350.04	\$0.00		\$32.40										
Spouse/SSP			\$699.96	\$0.00		62.2										
1 or more children			\$850.32	\$0.00		32.40 (per child)										
Family	\$52.20		\$1,269.72	\$0.00		62.2										
<b>REFERENCES</b>	College:	Northeast Ohio Medical	College:	NYIT College of Osetopathic M	College:	NYIT College of Osetopathic M	College:	NYIT College of Osetopathic Med	College:	Rutgers University						
add additional rows as needed	Contact:	Dana Whittlesey	Contact:	Linda Darroch-Short	Contact:	Linda Darroch-Short	Contact:	Linda Darroch-Short	Contact:	Jim Breeding						
	Tel:	330-325-6300	Tel:	516-638-3787	Tel:	516-638-3787	Tel:	516-638-3787	Tel:	848-932-3005						
	eMail:	dwhittlesey@neomed.edu	eMail:	ldarroch@nyit.edu	eMail:	ldarroch@nyit.edu	eMail:	ldarroch@nyit.edu	eMail:							
	College:	Syracuse University	College:	Albany Medical College	College:	Albany Medical College	College:	Albany Medical College	College:	University of Delaware						
	Contact:	Ben Domingo	Contact:	Dr. Kim Kilby	Contact:	Dr. Kim Kilby	Contact:	Dr. Kim Kilby	Contact:	Lorraine Hayes						
	Tel:	315-296-7252	Tel:	518-262-5634	Tel:	518-262-5634	Tel:	518-262-5634	Tel:	302-831-8468						
	eMail:	bdomingo@sy.edu	eMail:	kilbyk@mail.amc.edu	eMail:	kilbyk@mail.amc.edu	eMail:	kilbyk@mail.amc.edu	eMail:							

**FSA Student Health Insurance RFP  
Bidders List  
Updated with May 2018 Proposal Responses**

**1. HSA Consulting, Inc.**

2477 Stickney Point Road, Suite 207B  
Sarasota, Florida 34231-4099

**\*\*Contact:**

Daryl Hall, Vice President

E-mail: [daryl@hsac.com](mailto:daryl@hsac.com)

Telephone: (888) 978-8355

Fax: (941) 925-2001

**\*\*Submitted Proposals with 3 carrier options.**

**2. Haylor Freyer & Coon, Inc.**

231 Salina Meadows  
Pkwy Syracuse  
NY, 13212

**\*\*Contact:**

Renee M. Licata

Director of the Collegiate Division

E-Mail: [rlicata@haylor.com](mailto:rlicata@haylor.com)

Office: 315-703-1331

Cell: 315-247-1661

Fax: 315-703-7651

**\*\*Proposal Received**

**3. University Health Plans**

15 Pacella Park Drive Suite 130  
Randolph, MA 02368

**\*\*Contact:**

Kristen Devine

Senior Account Manager

E-mail: [Kristend@univhealthplans.com](mailto:Kristend@univhealthplans.com)

Office: 800-437-6448 Ext 117

Fax: 617-472-6419

**\*\*Proposal Received**

**4. Consolidated Health Plans**

2077 Roosevelt Avenue  
Springfield, MA 01104

**\*\*Contact:**

Contact: Aubri Bailly

[Abailly@consolidatedhealthplans.com](mailto:Abailly@consolidatedhealthplans.com)

Phone: 413-733-4540 ext. 169

**\*\*Bidder was unable to submit a proposal by the RFP deadline date.**

**5. Gallagher Student Health & Special Risk**

500 Victory Road  
Quincy, MA 02171

**\*\*Contact:**

Martha Murphy

Vice President for Sales

E-mail: [Martha\\_Murphy@ajg.com](mailto:Martha_Murphy@ajg.com)

Phone: 617-769-6430

Fax: 617-479-0860

**\*\*\*Did not submit a proposal. Bidder's carrier had requested all prior year SHI premiums, net of any broker fees. Said data was unavailable to FSA and was therefore not identified in RFP to all bidders.**