**GSC Committee Meeting Form**

**Instructions:** Please complete this form and send it to the GSC president and web master/VP of communication no later than 48 hours after you attend any committee meetings or other meetings on campus where you represent GSC. This form will be made public on the GSC website for graduate students to review.

**Name (GSC and other members who attended this meeting, bold name of individual filling out report): Tara Young,** Ahmed De Alba Garza, Michael Schmelzle (Director of International Student and Scholar Services), Katrina Doolittle (Chair, environmental health and safety-risk management), Cornell Manking, Scott Field, Lori McKey, Paulie Wagner (works with Katrina Doolittle),

**Name of meeting/committee: International Student Health Insurance Committee**

**Meeting date: 10/23/2017**

**Start time: 9:00am**

**End time: 10:30am**

**Brief summary of committee purpose:**

Discussion about international student health insurance, make a plan of action.

**Meeting Summary/Main points of interest (include a bullet point list of any announcements for upcoming events, topics discussed, changes made, and relevant points here):**

**Cornell Manking** still advocates for a blanket coverage for outgoing and incoming students (~1000 students outgoing)

**Scott** **Field** discusses his talk with Julia Lanham from the state of NM (risk management) and from the “broker” at AON (Kim Brazell), under the procurement code, if a pricing agreement is established, we can piggy-back on that agreement, if somebody else was awarded a certain amount, we can also use that price/insurance without the RFP. State law requires us to submit an RFP, bottom line, we need to issue an RFP, we will get a lot of brokers coming back to us, we will state that if people contacting us are brokers, we will be contacting the insurance company directly, and whatever bonus the broker may get must come from the insurance company. There have been previous discussions with UNM’s insurance company for potential piggy-back, but they turned us down (potentially they are not making enough money with UNM, so they want to get out of this business).

Any insurance company can be sent the RFP, they just must register with the OSI to be eligible to bid. The RFP will also be posted online and sent out various places through procurement services.

In order to do RFP we must have (5 year) history of claims paid, claims denied, basically all coverage history, what was paid out, etc. Insurance companies will want to see trends of how the insurance is being utilized (actuarial trend) **Lori** said GeoBlue currently must be a profitable plan or our rates would have increased. **Cornell** will have to get this information from HTH and GeoBlue.

Some campus insurance plans offer to compare other insurances (comes from administrative cost which will increase premium for students on plan) to the current insurance and the insurance company will compare those and see if the proposed insurance meets the requirements.

We looked at UNM’s plan, which accounts for age (ex. 24 y.o. lowest is $36/month, 30 y.o. is $136/month). This plan also allows flexible different levels of coverage. The problem with this policy is that we cannot verify that some students will not cancel their insurance after giving the university proof of insurance. Also, if everybody has a different plan, it requires more administrative work where we will have to individually do everything, instead of batch filing things. In this type of plan, students are responsible for everything themselves and must sign up themselves and then show proof of insurance later.

Kathy asked what the bad debt Lori was worried about from the health insurance not being mandated (bad debt was $2,400)

We discussed needing to ask in the RFP about cost difference for coverage (global vs just US).