

**BOARD OF TRUSTEES
UNIVERSITY OF THE DISTRICT OF COLUMBIA
UDC RESOLUTION NO. 2023- 12**

**SUBJECT: NOTICE OF PROPOSED RULEMAKING, AMENDMENT TO
DCMR, TITLE 8B, CHAPTER 7, SECTION 728.9: LISTING OF
MISCELLANEOUS STUDENT FEES - STUDENT HEALTH
INSURANCE**

WHEREAS, pursuant to D.C. Official Code § 38-1202.01(a), the Board of Trustees (“Board”); has the power to adopt, prescribe, amend, repeal, and enforce bylaws, rules, and regulations it considers necessary for the governance and administration of the University; and

WHEREAS, pursuant to D.C. Official Code § 38-1202.06(8), it is the duty of the Board to fix tuition and fees to be paid by students attending the University, and that such tuition and fees are adopted by the Trustees in accordance with the provisions of D.C. Official Code § 2-505(a); and

WHEREAS, the University desires to renew the health insurance plan for students for the Academic Year 2023-2024 which will result in a change to the student health insurance fees.

NOW THEREFORE BE IT RESOLVED, that the Board of Trustees of the University of the District of Columbia hereby approves the proposed rulemaking action to amend Chapter 7 of Title 8B, DCMR to revise the student health insurance fees as indicated in the Notice of Proposed Rulemaking attached hereto as Appendix A; and

BE IT FURTHER RESOLVED, that the General Counsel of the University is hereby directed to publish this Notice of Proposed Rulemaking in the D.C. Register as soon as is practicable for a comment period of not less than thirty (30) days, in accordance with the provisions of D.C. Official Code §2-505(a).

Approved by the Board of Trustees:

June 8, 2023



Christopher D. Bell
Chairperson of the Board

Exhibit A

**UNIVERSITY OF THE DISTRICT OF COLUMBIA
NOTICE OF PROPOSED RULEMAKING**

The Board of Trustees of the University of the District of Columbia, pursuant to the authority set forth under the D.C. Official Code § 38-1202.06(8) hereby gives notice of its intent to amend Chapter 7 (Admissions and Academic Standards) of Subtitle B (University of the District of Columbia) of Title 8 (Higher Education) of the District of Columbia Municipal Regulations (DCMR) in not less than thirty (30) days from the date of publication of this notice in the *D.C. Register*.

The purpose of the proposed rule is to revise the student health insurance fees the University charges students.

The Board of Trustees will take final action to adopt these amendments to the University Rules in not less than thirty (30) days from the date of publication of this notice in the D.C. Register.

Chapter 7, ADMISSIONS AND ACADEMIC STANDARDS, of Title 8-B DCMR, UNIVERSITY OF THE DISTRICT OF COLUMBIA, is amended as follows:

Paragraph (q) of Subsection 728.9 of Section 728, TUITION AND FEES: DEGREE-GRANTING PROGRAMS, is amended as follows:

(q) Student Health Insurance	\$1593(Fall Enrollment)
	\$888(Spring Enrollment)
	\$366 (Summer 1 Enrollment)
	\$192 (Summer 2 Enrollment)

All persons desiring to comment on the subject matter of the proposed rulemaking should file comments in writing not later than thirty (30) days after the date of publication of this notice in the *D.C. Register*.

Comments should be filed with the Office of General Counsel, Building 39- Room 301-Q, University of the District of Columbia, 4200 Connecticut Avenue, N.W., Washington, D.C. 20008.

Comments may also be submitted by email to OfficeofGC@udc.edu. Individuals wishing to comment by email must include the phrase “Comment to Proposed Rulemaking: Student Health Insurance Fees” in the subject line.

Summary of Program Benefits:

Annual Rate Per Student	Student- \$1,593
Coinsurance	80% In Network/ 60% Out of Network
Annual Deductible Per Person	\$150 In-Network/\$400 Out-of-Network
Maximum Out of Pocket	\$2,500 In-Network/\$5,000 Out-of-Network
Ambulance	Preferred Allowance In-Network
Prescriptions -	In-Network: \$10 Tier 1 \$25 Tier 2 \$60 Tier 3
Hospital Expenses	80% In-Network/60% Out-of-Network
Outpatient Physician	80% In-Network 60% Out-of-Network subject to deductible
Emergency Room	\$150 Co-Pay in addition to deductible and coinsurance 80% in-network /60% out-of-network
Urgent Care	\$50 Co-pay subject to coinsurance 80% In Network and 60% Out of Network
Preventive Services & Wellness	100% Student Health Center In-network/ no benefit out-of-network

Virtual and Online Counseling:

HealthiestYou, a Teladoc Company- Benefits are convenient and affordable with \$0 cost share for students enrolled in the school-sponsored plan (\$55 for non-insured students) and there is no effect on the utilization of the plan. Round-the-clock access to board-certified physicians via phone and/or video chat. Appointments either scheduled or requested ASAP.

Virtual Behavioral- Members can speak with a board-certified Licensed Psychologist or Therapist by phone or video. Members can book appointments and build an ongoing relationship with a mental health professional of their choice.

Online Tools for Students:

Plan Information- Students can visit the website at www.uhcsr.com to get instant access to tools and resources such as:

- Easy online enrollment for voluntary health insurance and optional coverage (dental, vision, etc.)

My Account- Once the student creates a secure My Account, they have online access to a variety of self-service features:

- View benefits and coverage details
- Search for a preferred provider/cost estimator
- Access their ID card or request for one to be mailed to them
- Submit claims, check claims, and review Explanations of Benefits

Mobile App- Students can download the free UHCSR mobile app. From this app, students can:

- Display/save/fax/email their ID Card
- Locate Preferred Providers
- View Claims received within the prior 120 days
- Access Customer Service

Standalone Products:

Dental- \$333.43 per Student	In Network: \$0 ded., \$500 Annual Max, 100% preventative & diagnostic, 100% restorations, 0% basic & major services (includes perio, endo, extractions, crowns, prosthetics)
Vision- \$140.28 per Student	100% exam, 100% lenses, up to \$130 retail frame allowance.

University of the District of Columbia

Student Health Insurance Plan 08/11/23 - 08/11/24

UDC Historical Data:

Annual	2019-2020	2020-2021	2021-2022	2022-2023*
Student Enrollment	1,090	1,116	855	1,041
Annual rate per student	\$978	\$1,353	\$1,417	\$1,488
Premium	\$1,023,800	\$1,461,500	\$1,178,300	\$1,464,400
Claims/Losses	\$922,300	\$1,299,400	\$1,226,100	\$436,200
Premium/Loss Ratio	90.09%	88.91%	104.06%	29.78%

*2022-2023 does not include Summer enrollment. Data is as of 04/01/23.

Effective 08/11/23 annual rate of \$1,593 per student (increase of \$8.75 per month) includes:

- \$27.29 per student to support part-time health center employee
- 2% Commission to Conner Strong & Buckelew

Comparable Institutions Rates:

Coppin State University	\$1,978
Bowie	No Coverage Offered
Howard	\$2,000
Morgan State	\$1,159
American University	\$2,302
George Mason University	\$3,099
University of MD	\$2,334

FISCAL IMPACT STATEMENT

TO: Board of Trustees

FROM: Managing Director of Finance *David A. Franklin*

DATE: June 8, 2023

SUBJECT: FIS - AY23-24 Student Health Insurance Premium

Conclusion

In conclusion, the projected annual insurance premium amount of \$1,658,313.00 will be a “pass-through” (e.g. the University receives the bill from the insurance provider and passes those charges on to the students’ accounts) for the University and therefore will not impact the operating budget.

Background

Under the Affordable Care Act, the University is required to offer full-coverage health insurance to students. The University’s student health insurance program requires each student who enrolls at the University to be simultaneously enrolled in student health insurance upon registration. Students with insurance that equals or exceeds the University’s program can opt out of the University-offered insurance. Those wishing to opt out of the program must provide proof of other comparable coverage.

The insurance year begins August 11th (2023) and ends August 11th of the following year (2024). The academic year (AY) 2023-2024 projected annual insurance premium amount is calculated based on the annual student health insurance rate (in AY23-24, the annual premium rate is \$1,593.00 per student) times the number of students anticipated to participate in the health insurance program (estimated at 1,041 students, based on 2022-2023 participation levels), totaling \$1,658,313.00.

This student health insurance program offers the University a unique opportunity for revenue generation. The program offers students the opportunity to have dependent or family coverage with direct billing from the insurance company. The current insurance company is United Healthcare. Students may use the University Health Center as their source of primary care. Students are not charged co-pays for office visits when using the University Health Center. Additional claims are paid directly to the University for services rendered by the University Health Center.

Financial Impact – Risks and Assumptions

The financial impact of establishing the student health insurance premium rate does create potential additional operating expenses for the University. Should enrollment rates not meet projected estimates, the University has set aside \$100,000 to cover those contingent costs.

In the event that this action item is not fully approved by the Board prior to the start of the AY 23-24, the increased rate cannot be charged to the students. The annual student health insurance cost would remain at \$1,353, the current approved rate. The University would then be required to cover the delta of the increased student health insurance rate as compared to the approved rate. That delta, as noted in **Table 1**, is calculated at approximately \$250,000 total.

Table 1 – Comparison of FY2023 and FY2024 Student Health Insurance Premium Totals and Associated Delta

<i>Period</i>	<i>Annual Premium Rate</i>	<i>Premium Total</i>
FY23	\$1,353.00	\$1,408,473.00
FY24	\$1,593.00	\$1,658,313.00
Premium Delta (FY23 vs FY24)		(\$249,840.00)

Based on a program enrollment estimate of 1,041 students.