

Contact: Kristin Bauer Davis

**STUDENT INSURANCE RATES**

**Action requested:** Approve the University of Iowa, Iowa State University and the University of Northern Iowa's Academic Year 2024-25 student health and dental premium insurance rates with an effective date of September 1, 2024 for the University of Iowa and August 1, 2024 for Iowa State University and the University of Northern Iowa.

**Executive Summary:** Board Policy Manual section 2.1.2.B requires Board approval for changes in benefits for all insurance benefits. Each spring, the universities complete an analysis using current utilization, expected medical and dental trend, and administrative fees to determine rates for the student and dental insurance plans. The results of this analysis are provided in the tables below for each university.

**University of Iowa**

All undergraduate and international students must have health insurance, either their own plan through another carrier that meets the minimum requirements, or enroll in one of the UI student plans. Graduate students can choose between the Student Health Insurance Plan (SHIP) and UI Grad Care coverage for health insurance.

**SHIP** - In the summer of 2022, the SHIP plan underwent a comprehensive review and redesign of the plan that is both within benchmark and attractive to students. Plan design changes were effective January 1, 2024, with associated new rates. Rates will remain unchanged for AY 24 25.

	<b>Rollover Current Rates</b>
<b>Single</b>	\$273.00
<b>Spouse</b>	\$1080.00
<b>Child</b>	\$839.00
<b>Family</b>	\$1171.00

**UI Grad Care** - The premium increase for Academic Year 2024-25 across all family status types will be as listed below. There is no increase for the single status.

	<b>Current Rates</b>	<b>New Rates</b>
<b>Single</b>	\$463.00	\$463.00
<b>Spouse</b>	\$858.00	\$909.00
<b>Family</b>	\$2042.00	\$2226.00

**Student Dental** - There will be no premium increase for Academic Year 2024-25.

	<b>Rollover Current Rates</b>
<b>Single</b>	\$25.00
<b>Spouse</b>	\$47.00
<b>Child</b>	\$67.00
<b>Family</b>	\$80.00

**Iowa State University**

All undergraduate students and graduate students without an assistantship, who are registered for 5 credit hours or more at Iowa State University, are eligible to enroll in the ISU Student & Scholar Insurance Plans (SSHIP). All Graduate Assistants and International Graduate Assistants who are registered for 1 or more credit at Iowa State University and are on an active Appointment are automatically enrolled in the ISU Student & Scholar Health Plan. Eligible domestic students may also enroll their spouse/domestic partner and dependent children. All international students who are registered for at least 1 credit hour at Iowa State University (except for those only in audited courses or distance ed) are automatically enrolled in the ISU Student & Scholar Health Insurance Plan. ISU requires nonimmigrant international students and international Graduate Assistants and their dependents to purchase and maintain coverage through the ISU health insurance plan for the duration of their tenure at the university. There are select situations where we will allow a waiver.

**SSHIP<sup>1</sup>** - In the winter/early spring of 2023, ISU conducted a comprehensive review of SSHIP. The study benchmarked peer student health plans, reviewed compliance requirements, and explored plan design and other plan and financial features. Important to the review was maintaining a quality health plan for students while balancing the cost of the self-funded health plan with consideration given to ISU's academic mission. While the study provided some actionable recommendations and future considerations, it was found that the overall SSHIP plan was a very good plan compared to market and priced appropriately. Given this, along with the annual analysis described in the Executive Summary above, ISU did not incorporate any plan changes or significant premium changes for the 2024-25 academic year.

The ISU Student and Scholar Medical coverage is a Wellmark Blue Cross Blue Shield Plan that offers office visits and outpatient services, Well-childcare, in-network preventive care, in-network routine vision exams, in network prosthetic limbs and in-network services for mental health/substance abuse independent labs, office visits and outpatient services and services subject to health and drug card copayments.

The first table shows medical premiums for students. Total premium increases for students went up on average between 5.67% and 5.96%. Premiums are shown on a monthly basis.

Classification	Coverage Level	23-24 Student - Medical			24-25 Student - Medical		
		ISU	Student	Total	ISU	Student	Total
Undergraduates/ Grad Students	Student Only	\$0.00	\$194.00	\$194.00	\$0.00	\$205.00	\$205.00
	Student & Spouse/Partner	\$0.00	\$405.00	\$405.00	\$0.00	\$428.00	\$428.00
	Student & Children	\$0.00	\$365.00	\$365.00	\$0.00	\$386.00	\$386.00
	Student & Family	\$0.00	\$578.00	\$578.00	\$0.00	\$611.00	\$611.00
Grad Assistants	Student Only	\$235.00	\$0.00	\$235.00	\$249.00	\$0.00	\$249.00
	Student & Spouse/Partner	\$283.00	\$213.00	\$496.00	\$299.00	\$226.00	\$525.00
	Student & Children	\$270.00	\$179.00	\$449.00	\$286.00	\$189.00	\$475.00
	Student & Family	\$312.00	\$398.00	\$710.00	\$330.00	\$421.00	\$751.00

Iowa State University also requires International Visiting Scholars to enroll in the ISU Student & Scholar Health Insurance Plan for the duration of their stay. Domestic Visiting Scholars are eligible

<sup>1</sup> Effective January 1, 2023, Iowa State University manages student health and dental insurance for eligible UNI students. UNI's tables for medical and dental premiums can be found on page 3 and 4.

but not required to enroll. A Visiting Scholar is an unpaid visiting faculty who conducts research in a university facility, collaborates with university faculty on specific projects, or observes university research, extension/outreach, instruction, or administration. The second table shows medical premiums for Visiting Scholars. Total premium increases for Visiting Scholars went up on average between 5.77% and 5.96%. Premiums are shown on a monthly basis.

Classification	Coverage Level	23-24 Scholar Medical			24-25 Scholar Medical		
		ISU	Scholar	Total	ISU	Scholar	Total
Visiting Scholars	Scholar Only	\$0.00	\$235.00	\$235.00	\$0.00	\$249.00	\$249.00
	Scholar & Spouse/Partner	\$0.00	\$496.00	\$496.00	\$0.00	\$525.00	\$525.00
	Scholar & Children	\$0.00	\$449.00	\$449.00	\$0.00	\$475.00	\$475.00
	Scholar & Family	\$0.00	\$710.00	\$710.00	\$0.00	\$751.00	\$751.00

The ISU Student Dental coverage is a Delta Dental Plan that offers 2 cleanings per year, diagnostic and preventative services at 0% coinsurance with no deductible. This plan does not cover orthodontics or wisdom tooth removal.

The third table shows dental premiums for students (dental is not offered to visiting scholars). ISU did not incorporate any plan changes and premiums were not increased for the 24-25 academic year. Premiums are shown on a monthly basis.

Classification	Coverage Level	23-24 Student - Dental			24-25 Student - Dental		
		ISU	Student	Total	ISU	Student	Total
Undergraduates/ Grad Students	Student Only	\$0.00	\$23.50	\$23.50	\$0.00	\$23.50	\$23.50
	Student & Spouse/Partner	\$0.00	\$46.50	\$46.50	\$0.00	\$46.50	\$46.50
	Student & Children	\$0.00	\$45.00	\$45.00	\$0.00	\$45.00	\$45.00
	Student & Family	\$0.00	\$75.00	\$75.00	\$0.00	\$75.00	\$75.00
Grad Assistants	Student Only	\$13.00	\$10.50	\$23.50	\$13.00	\$10.50	\$23.50
	Student & Spouse/Partner	\$13.00	\$33.50	\$46.50	\$13.00	\$33.50	\$46.50
	Student & Children	\$13.00	\$32.00	\$45.00	\$13.00	\$32.00	\$45.00
	Student & Family	\$13.00	\$62.00	\$75.00	\$13.00	\$62.00	\$75.00

**University of Northern Iowa**

All undergraduate and graduate students registered for 5 credit hours or more at UNI are eligible to enroll in the UNI SSHIP administered through Iowa State University. Eligible students may also enroll their spouse/domestic partner and dependent children. All international students who are registered for at least 1 credit hour at UNI (except for those only in audited courses or distance ed) are automatically enrolled in the UNI SSHIP. UNI requires nonimmigrant international students to purchase and maintain coverage through the UNI health insurance plan for the duration of their tenure at the university.

Medical	Spring 2024	AY 2024-2025
Student Only	\$ 194.00	\$ 205.00
Student & Spouse/Partner	\$ 405.00	\$ 428.00
Student & Children	\$ 365.00	\$ 386.00
Student & Family	\$ 578.00	\$ 611.00

<b>Dental</b>	<b>Spring 2024</b>	<b>AY 2024-2025</b>
Student Only	\$ 23.50	\$ 23.50
Student & Spouse/Partner	\$ 46.50	\$ 46.50
Student & Children	\$ 45.00	\$ 45.00
Student & Family	\$ 75.00	\$ 75.00