

The Evergreen State College

June 7, 1977

MEMORANDUM

TO: Ken Winkley
FROM: Student Insurance DTF
SUBJECT: Final Recommendations

The Student Insurance DTF, consisting of the following participating members:

Helen Hannigan	Kit Page1
Edna Harper	Alan Spence
Bonnie Hilts	Pete Steilberg
Lou Morris	

has had several meetings and developed recommendations for your consideration. These recommendations are based on:

- 1) Student input through a questionnaire distributed on campus (copy denoting responses attached),
- 2) input from Dean of Enrollment Services Larry Stenberg,
- 3) input from Griffith-Hunt-Burwell, Inc. representative Glen Tolman, and
- 4) information provided by DTF members.

Our recommendations address each point requested in your DTF charge, dated April 5, 1977.

RECOMMENDATIONS

Our deliberations centered around six main points, four which were in the DTF charge, and two which the DTF members believed would also assist you in preparing a student insurance package for 1977-78.

- 1) Should Evergreen continue to offer a panel plan in addition to major medical coverage?

YES. Although participation in the Group Health plan has been minimal, it has risen from 26 participants in Fall quarter 1976 to 35 participants in Spring quarter 1977. The Group Health plan gives students a viable option to a UPLI type plan, includes coverage for "extramural sports" injuries, maternity care, and abortions, and is easy to administer. In question #6 on our student insurance questionnaire, 60 out of 65 students responding favored continuation of two plans. Further, Glen Tolman is currently negotiating with Group Health for lower rates; if successful, we believe these rate reductions will result in further increased participation in the Group Health plan.

- 2) In general, are there areas where coverage should either be increased or decreased?

NO. 42 out of 53 students responding to question #3 think that TESC's current coverage is either good or adequate, and only 2 out of 39 responding to question #10 think that certain benefits in the UPLI plan should be reduced. What few comments we did receive centered around dental coverage and abortion coverage. Discussions with Glen Tolman indicate that the cost of dental coverage would be prohibitive (about \$10 per month per student, if 100% participation were guaranteed); abortion coverage will be discussed under item #4 below.

- 3) Should the major medical plan cover injuries of students while participating in "extramural sports"?

NO. 46 out of 67 responding to question #5 stated they were not willing to pay an additional premium to provide this coverage. The DTF members believe that these students should be encouraged to enroll in the Group Health plan or such coverage should be pursued on a "team policy" basis. We do believe the fact that Group Health covers such accidents should be better publicized by the College.

- 4) Should the major medical plan provide maternity benefits?

NO, BUT... This question caused the DTF members a considerable amount of concern, centered around compliance with Title IX, the cost of such coverage, and desired coverage for abortions. After considerable discussion it was decided that the issue relating to Title IX cannot be adequately addressed at this time. The regulations are very unclear and have not yet been tested in court. Larry Stenberg met with the DTF members to pass along information, obtained at an Interinstitutional Committee of Student Services Officers meeting, that neither CWSC, EWSC, nor WWSC plan to revise their current student medical plans to include maternity coverage. The UW and WSU are undecided at this time. The insurance companies themselves are recommending that each institution consider the situation individually. (See Mutual of Omaha letter, attached.) Further, we believe that the Group Health plan does comply with the regulations in Title IX even under their strictest interpretation.

However, there was considerable concern that some coverage be provided for abortions. Our students are currently being referred to a clinic in Seattle where abortions can be obtained for about \$75.00. After discussion the DTF members believe that this was the issue being spoken to in answers given to question #4 on the questionnaire, and we therefore recommend that \$100 worth of coverage be provided. Glen Tolman is currently contacting UPLI to assure that voluntary abortions would be included. This coverage would be the same as that currently provided by the University of Washington major medical plan.

The following two topics were not in the DTF charge but we believe that they are salient to your concerns and thus make recommendations on them.

5) Should Evergreen return to automatic coverage unless a waiver card is filed?

YES. 38 out of 60 students responding to questions #9 desire this change. Although this is a small sampling of students it appears that there is not heavy resistance to returning to a waiver system. Further, Glen Tolman's research indicates that it is imperative we return to such a policy within one year. UPLI has committed themselves to one more year without such a change, but state they will not continue to cover us beyond that time unless we revert to a waiver system. Mutual of Omaha and Heritage Insurance would bid only on a waiver system. The DTF members do not believe it would be wise to wait and be forced into reversion to a waiver system in another year, and thus recommend that this change be made effective Fall quarter, 1977.

6) What major medical plan should Evergreen carry during 1977-78?

United Pacific Life Insurance (UPLI). We believe that, given the information collected by Glen Tolman during the period in which the DTF was meeting, we have enough information to make a recommendation and thus hopefully save you some time at a later date.

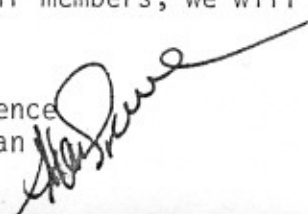
Attached is a sheet comparing UPLI, Mutual of Omaha, and Heritage Insurance as to coverage and premiums. Attached also are proposals from Mutual of Omaha and from Heritage Insurance for major medical coverage at Evergreen. Based on this information we recommend that coverage under UPLI be continued because:

- A) UPLI is the only plan offering coverage for pre-existing and congenital conditions. We believe this is an important factor in coverage.
- B) Mutual of Omaha has no local representative. All claims would have to be filed through Omaha, Nebraska, which we believe is unacceptable. UPLI claims are handled through Tacoma, Washington.
- C) Heritage Insurance, with a \$2,000 deductible clause, would be of little value to our students.
- D) Mutual of Omaha does offer the best surgical coverage and we recommend that Glen Tolman be requested to try and negotiate better surgical coverage through UPLI.

As Chairman of the Student Insurance DTF I wish to acknowledge the work done by Glen Tolman to provide us with all the information we needed. The fruits of Glen's efforts were very useful to the DTF members and were appreciated by us all.

If you wish to discuss these recommendations with the DTF members, we will be glad to meet with you.

Alan R. Spence
DTF Chairman



Attachments

cc: DTF members
Glen Tolman, GHB
Information Center
KAOS