

# UNIVERSITY SENATE

## Executive Committee

### A G E N D A

October 9, 2020 - 12:00 noon

<https://rutgers.zoom.us/j/99424683291?pwd=WIVIZlJ3TE1LN3l5aUJk1paS9jZz09&from=msft>

#### 1. Chair's Report- Jon Oliver, Senate Chair

#### 2. Secretary's Report- Mary Mickelsen, Senate Executive Secretary

- Approval of Agenda
- Approval of the [September 4, 2020 Senate Executive Committee Meeting Minutes](#)
- Communications:
  - The following policies have been updated/added in the University Policy Library:
    - [Policy 100.3.1: Influenza Immunization Policy for Covered Individuals \(PDF\)](#)
    - [Policy 100.3.2: Tuberculosis Surveillance \(PDF\)](#)

#### 3. Administrative Report

#### 4. Two-Factor Authentication – Tom Vosseler, Executive Director of IT, SAS-NB

#### 5. Standing Committees/Panels

##### Issues/Proposed Charges:

**Proposed Charge to Student Affairs on Review of [University Policy 20.1.22 – No Smoking Policy](#)** - Submitted by: Kevin Schroth, CBI-RBHS (F)

**Proposed Charge:** Review the University “No Smoking Policy”. Consider renaming the policy to be inclusive of all tobacco products. Evaluate the current awareness among the community on health risks posed by tobacco products, including e-cigarettes, and education protocol promoting cessation among tobacco users. Make recommendations on any necessary changes.

**Background:** Tobacco use is the leading cause of premature preventable death in New Jersey and the U.S. Decades of effort have decreased youth cigarette smoking significantly. However, recent trends are threatening those public health gains. Youth e-cigarette use has surged to epidemic levels. Youth cigar use and hookah smoking have also increased. Preventing youth from using nicotine-containing tobacco products is critically important because once they become addicted, they are likely long-term users. Likewise, encouraging tobacco users of all ages to quit can improve their health. This is particularly important in light of the COVID-19 pandemic. Cigarette smoke and e-cigarette aerosol cause lung inflammation and lower immune function, both of which are associated with more severe cases of COVID-19. Clean air policies reduce smoking rates and secondhand smoke exposure. Nevertheless, only 16% of accredited colleges and universities in the US are 100% smoke-free or tobacco-free. Moreover, among the BIG 10's fourteen members, nine schools have 100% tobacco-free campuses, and two are 100% smoke-free. Rutgers' current policy bans smoking and e-cigarette use indoors, but

outdoors, it merely bans smoking and using e-cigarettes within thirty feet of buildings. By adopting a 100% tobacco-free campus policy, Rutgers can improve community health and demonstrate its leadership and commitment to public health.

**Proposed Charge to Student Affairs on Integration and Procurement of the Rutgers Student Health Insurance Plan** - Submitted by: Jose Ward, Law-Newark (S)

**Proposed Charge:** Evaluate whether the two different Rutgers Student Health Insurance Plans (“SHIPs”), one for full-time students and another for part-time students, can be integrated to one plan for all students; whether Rutgers University should subsidize all or part of all SHIP premiums; and whether the process for procuring the SHIP should be changed.

**Background:** About 70,000 students are enrolled in Rutgers University (“Rutgers”). Rutgers requires all full-time students to enroll in and pay for a SHIP each semester unless they opt out through a hard waiver process. Part-time students enrolled in Rutgers may opt in to a different SHIP that costs almost twice as much for less coverage. When compounded with the higher likelihood of part-time students having a family in need of health insurance, part-time students may pay tens of thousands of dollars more than full-time students for less coverage. Loss ratio is the percentage of how much an insurance company pays in claims compared to the premiums they receive. During 2017-18, the health insurance company expected to incur an 80% loss ratio from our SHIP. However, the full-time SHIP overperforms for the insurance company where the loss ratio was only about 70%. Still, Rutgers agreed to let the insurance company raise premiums from full-time students about 3% yearly. About 10,733 full-time students are enrolled in the plan, paying about \$2,200 per year, causing this plan to generate about \$24,000,000 in premium for the insurance company. A 70% loss ratio would generate 30% in profit, which equals \$7,200,000 or \$2,400,000 more than expected. The part-time student loss ratio was higher at 107%, but only about 50 part-time students were enrolled. When calculating a weighted average between the two plans, the loss ratio was insignificantly raised by about 1% to about 71%, still significantly over-performing for the insurance company.

Why are the two classes of students segregated? The insurance company claims that a hard waiver process is necessary to prevent adverse risk. A hard waiver process is where students are opted in by default, unless they complete a form to opt out. They subject all full-time students to a hard waiver process, but stop short of requiring the same for part time students.

Why not subject all students to a hard waiver process? Because the University claims it would create an undue burden when auditing the hard waivers.

How many hard waivers were audited in recent years? Initially, a sample was audited. However, the University admits, recently hard waivers have not been audited at all. Therefore, virtually no burden exists to the University to enact a hard waiver process for all students.

Do other local universities provide an integrated plan? Yes, Seton Hall provides an integrated plan to all students within, at least, their law school. Notably, other Big 10 Universities, like Penn State and Ohio State, have lower credit thresholds of part-time students to include them in the better full-time student SHIP.

How do other universities offer an integrated SHIP? All students are subject to a hard waiver process.

What insurance company issues their SHIP? The same insurance company that issues the Rutgers SHIP. Even the insurance agent is the same. Only Seton Hall does not appear to work through a broker in procuring their policy, however Rutgers does. Insurance brokers are representatives of the purchaser, and, in exchange for the generous compensation they receive, are supposed to get us better terms.

So why do our terms segregate when Seton Hall's do not in all instances? Possibly because of the Request for Proposal ("RFP") process. Rutgers procurement has a certain process for contracts larger than \$150,000, which this \$24,000,000 clearly surpasses. However, the broker of the SHIP, University Health Plans, is not listed as a University-wide Contracted Supplier. It does not appear the SHIP was bid using a formal RFP process through Rutgers. Was a waiver submitted? Why not leave this open for open market competition?

The importance of access to affordable healthcare has been emphasized amidst our current pandemic. Rutgers provides a SHIP, however they agree to increasing premiums when the plan is over-performing for the insurance company and they segregate part-time students, a vulnerable group of our community. Let us investigate the SHIP and report to the President on how we can improve it and the procurement process to ensure Rutgers is performing their fiduciary obligations to all students.

#### **Committee Report:**

**Academic Standards, Regulations and Admissions Committee (ASRAC) and Student Affairs Committee (SAC) on [University Policy 60.1.33 Title IX Policy and Grievance Procedures](#) and [University Policy 10.2.11 Code of Student Conduct](#)** – Babu Dasari, ASRAC Co-Chair; Elizabeth Matto, SAC Chair; Robert Schwartz, ASRAC Co-Chair

#### **The ASRAC & SAC were charged as follows:**

***S-2018: University Policy 60.1.33 Title IX Policy and Grievance Procedures and University Policy 10.2.11 Code of Student Conduct***

*Review and make recommendations on:*

- the new [Interim University Policy 60.1.33 \(intended to replace 10.3.12 and 60.1.28\) Title IX Policy and Grievance Procedures](#)
- the [Interim University Policy 10.2.11 Code of Student Conduct](#) which reflects the proposed changes made to the University's Title IX Policy

Please note: These policies are to be reviewed and voted on by the Board of Governors at their November meeting, therefore in the interest of time it was recommended by the Senate Executive Committee, the ASRAC and the SAC collaborate in virtual meeting(s) in order to create a joint report to be submitted for review for the October 9 Executive Committee with intent to be docketed for the October 16 Senate meeting.

## **Charge Extension Request**

The Student Affairs Committee (SAC) requests an extension on **S-2003: Rutgers-Alumni Relations** from November 2020 to March 2021.

Rationale from SAC Chair Elizabeth Matto: "Given the unexpected charge S-2018, our committee has not been able to begin research on S-2003. Furthermore, our committee has only met once this year (for an abbreviated period of time) and have not been able to begin the research necessary to submit our report to the Executive Committee by November."

## **6. New Business**

## **7. University Senate October 16, 2020 Agenda**

- Regular Senate Meeting
- Two-Factor Authentication Presentation by CIO Michele Norin
- Election of Student Senators:
  - Executive Committee
  - Board Representatives

## **8. Adjournment**