

TO: Students participating in Bard’s Student Health Plan  
FROM: James Brudvig, Vice President for Finance /Administration, Chief Financial Officer  
RE: 2018-19 plan overview

At the beginning of the 2017-18 school year student health plan subscribers were faced with a 95%(!) increase over the previous year, from \$1,396 to \$2,720. The principal driver behind the increase was an unusually large number of high claims (\$150,000 and above).

While we can’t control that particular cost factor – responding to serious health conditions is, after all, what health insurance is about! – Bard can and will take steps to keep the cost of the 2018-19 plan as close as possible to this year’s.

A common and effective ways of accomplishing cost control is to make minor adjustments for the routine health care services that nearly all participants make use of, office calls, tests, etc. This table shows the difference between this year’s plan and next year’s:

	<b>2017-2018</b>	<b>2018-2019</b>
Annual Deductible:	\$100	<b>No change</b>
Co-insurance:	90%/10% for all services	80%/20% for all services with the exception of doctor office visits. Doctor office visits will have a \$20 copay not subject to the deductible or coinsurance. This copay is in network only (both the CDPHP and wrap around network).
Wellness benefit:	100%	<b>No change</b>
Prescriptions:	\$10/\$25/\$40 copays	<b>No change</b>

As a result of making this change, Bard, working with its broker, A.J. Flood Co., has held the cost increase for next year down to **4%**, with the cost going from \$2,720 to **\$2,828**.

**Two points of perspective:**

1. For all college students utilizing a school sponsored plans, Bard’s among them, the savings over comparable plans in the ACA marketplace are enormous: a comparable NYS marketplace plan would cost over \$5,000 annually. This information can be found at <https://nystateofhealth.ny.gov/individual>
2. The Bard plan itself is highly competitive with plans being offered in our part of New York State with the same high level of benefits. For example, Marist College will be at \$3,200 annually next year.