

AGENDA

1. Welcome
2. A special welcome to our new Senator
3. Approval of the minutes
4. Old Business:
 - a. Support for course-related travel – follow up
 - b. College Coffee – follow up
 - c. Dean structure – follow up
 - d. Faculty Handbook – Doug
5. New Business:
 - a. Emergency Room copay – Larry Farmer will visit briefly at the BEGINNING of the meeting to address this issue.
 - b. Online course limits for General Education and majors
 - c. includED Proposal from Follett – see attachment
 - d. Other items?
6. Adjournment
7. Next regularly scheduled meeting – Thursday, September 20, 2012

WELCOME TO SUE!!!

5.A LARRY FARMER & THE EMERGENCY COPAY

Catawba College is self-insured, and needed to find ways to reduce costs. Self-insured companies don't have that many options when it comes to cutting costs. One way to do that is co-pays. When researching our co-pays, we realized that we had 67 emergency room copays over the last 3 years (21% of those visits were categorized as non-emergencies). Each visit (emergency or not) costs the college an average of \$2,100. The college decided that this was a place to cut costs by increasing the co-pay for visiting an emergency room to \$500. The projected savings here for our health insurance plan are \$140,000 to \$150,000.

Question: Is it possible to weigh out whether something's an emergency or not? And charge non-emergencies \$500 or emergencies \$150?

Answer: How do we know if it's an emergency or not? Who codes that?

Question: Well, you said last year we had 21% of our visits that weren't emergencies...

Answer: It's the doctor that codes it. If you're admitted to the hospital that co-pay is waved. It's only an emergency if you're admitted to the hospital... If it's not a true emergency, you should go to a clinic.

Question: So, you're saying if it's an emergency but not a hospital emergency we need to

navigate the Blue Cross Blue Shield website to find out where to go?

Answer: I'll give you a list of clinics that accept our insurance.

Question: Is it there a way to read doctor's reports so that you know what's an emergency verses an admitted emergency? In other words can we redefine "emergency" to mean something else besides hospital admittance.

To Add to That: Could we have an appeal process that we could implement that would allow us to appeal these decisions?

Answer: You do have an appeal process with Blue Cross Blue Shield. You're more than welcome to appeal to them.

Question: Will there be a reevaluation of this process down the line if our enrollment and financial picture improves at Catawba College?

Answer: We reevaluate every year... It's possible that when we look at each year's projected costs that there could be a future reduction.

Statement: Farmer says don't leave here thinking that you shouldn't go to the emergency room if you can't afford the \$500 copay. If it's the money that's stopping you, the college may be able to help you.

Also, remember that our plan is a "rich" plan. An individual fully-insured would be \$795 a month, a family \$1200 a month. The college pays 2.1 million a year to subsidize us at a rate of about 65%. Healthcare is a monster expense for everybody, and it's not going to get any better.

Also, remember that we dropped your generic prescription drug cost to \$4. We are conscious of your money. Our plan is a good plan. Other than copays regardless of what happens to us the most we'll spend out of pocket (other than copays) is \$1500 a year.

Question: Could we come up with a way for doctors to code admissions as emergency but non-admittance? Would that drop the cost from \$500 to \$150? As in, could we ask BCBS to recode things?

Answer: Yes, we can do that. Being self-insured, we can make changes on a yearly basis. That means we could ask Blue Cross Blue Shield in the future if we could implement that...

Statement from Faculty: It seems to really affect the younger faculty who are starting families... Families who make less than tenured faculty and haven't had a raise since they've been here...

Farmer Statement: Again, if you can't afford the co-pay, come to Larry Farmer or Brien Lewis and we will find the money to help you.

Statement: You know more information disseminated to the faculty might be the best way to handle this. If we're aware of the alternatives to the emergency room, then we can make a decision: this is an emergency room problem or a clinic problem.

THE RESULT:

1. Explore options to recode emergency room admissions via BCBS;
2. Provide information about clinics (to be used in place of ER);
3. Alert the faculty to the possibility of financial help from Larry Farmer and Brien Lewis (if you can't afford the copay)

What the Faculty Senate Should Do?: We should come up with some sort of statement about how good our plan is and to alert the faculty that Larry is working on our benefit annually to improve our plan.

SIDEBAR: Larry says we have a wellness committee on campus that he works with on a weekly basis. Perhaps that committee could provide information.

Question: This campus in the past has struggled with communication issues. We're happy to learn about the Wellness Committee. Perhaps we should be a little more transparent about what's happening in these committees so that the faculty doesn't feel threatened.

Answer: We can work on being transparent.

Question: Is this information confidential? The money we spend each week on health claims?

Answer: No.

Statement: Perhaps we can open up those budget books for the faculty to view?

Answer: It's not confidential so that seems like a possibility. If you want to see those numbers, I'll provide them for you.

4.a-d OLD BUSINESS

- a. A VGOP is looking at in course-related travel.
- b. College coffee might happen monthly.
- c. Dean structure – still no news... It's on the president's mind.
- d. Faculty Handbook: The committee has sent out sections of the handbook to the responsible parties... We aren't making major changes... If people notice changes, then save them for later because at the end of the fall we'll have an approved handbook that can be amended.

5.B-D NEW BUSINESS

- b. Online Course Limits: This issue has been sent to Instructional Support to investigate if limits should be placed on the amount of credit hours students can take online.
- c. Follet Proposal: This needs to be investigated. Follet will be here September 17/18. David Schroeder and Lyn Bolter are going to attend an information meeting with Follet.

There is plenty of concern about how the students will react to this so we need to approach with care. Also, the only people who benefit from the follet-plan are Follet Plan.

David Schroeder, Eric Hake, Sue C are attending the meeting which will be September 17/18.