

Lehigh University Health Insurance Program

2003-2004 Survey Results and Recommendations

by Lehigh University GSC Health Insurance Committee

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Survey Results

- GSC Health Insurance committee totally received 121 completed questionnaires.
- Among these, students has most complaints on no dental coverage, expensive premium while long compensation procedures, no birth control coverage, health insurance subsidies coverage and etc.
- Please find the details in Attachment A.

Recommendations/Action Plan

1. Dental, Vision, Birth Control Coverage

- Set up basic and optional program under the entire insurance. The optional programs could be dental option, visual option or birth control option. As options, students can choose these options according to their own need.
- Inquire about the price and coverage of these options.
- Do another survey of the option plans.

2. Services

- Copy Health Insurance Company or broker about the complaints on the services qualities, and ask for a service improvement plan.
- Invite Health Insurance Company or Broker to come to campus to introduce the insurance program once or twice per semester, especially as a part of the orientation for new coming students.
- Involve students representative to deal with claims and complaints with insurance company for students. Have more negotiation power.

3. GSC Subsidy

- Find out the possibility to widen the subsidy coverage for more graduate students

Attachment A

GSC Health Insurance Survey Results Summary

Number	Percent	Complaints
25	20.66	No dental coverage
18	14.88	Premium too high, especially for family
12	9.92	Bad service from insurance company - long times
10	8.26	No birth control coverage
8	6.61	Having to use local doctors is inconvenient
7	5.79	Subsidy should cover more students and be more concise
6	4.96	No clear statement of policy, difficult to understand
6	4.96	No vision care
5	4.13	Limit on prescription is too low
5	4.13	Does not cover mental health
4	3.31	Do not want to have to go to health center first
4	3.31	Inconvenient to pay for prescriptions out of pocket
3	2.48	\$20 fee for deferred paying of premium
2	1.65	Coverage was too low
1	0.83	Does not cover chiropractic visits
1	0.83	Spouses cannot use health center - go to doctor directly
1	0.83	No preventative care
1	0.83	Want to pay at beginning
1	0.83	Do not want service charge
1	0.83	Abortion should be option for supplemental