



**SHIP in Lieu of Medicaid –
A Cornell University
and New York State Pilot Program**

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Disclaimer

The content presented today is not intended to serve as legal advice. Cornell's experiences may serve as a guide, but your situation should be carefully assessed within the context of your own data, and your unique setting.

Independent external consultation is highly recommended.



What is “SHIP in Lieu of Medicaid”?

- A SHIP in lieu of Medicaid program is one in which Medicaid pays the cost of the Student Health Insurance Plan (SHIP) premium for Medicaid-eligible students.
- These programs are run on a state level.
- NY is one of three states that has a SHIP in lieu of Medicaid program (MT, MN) [1].

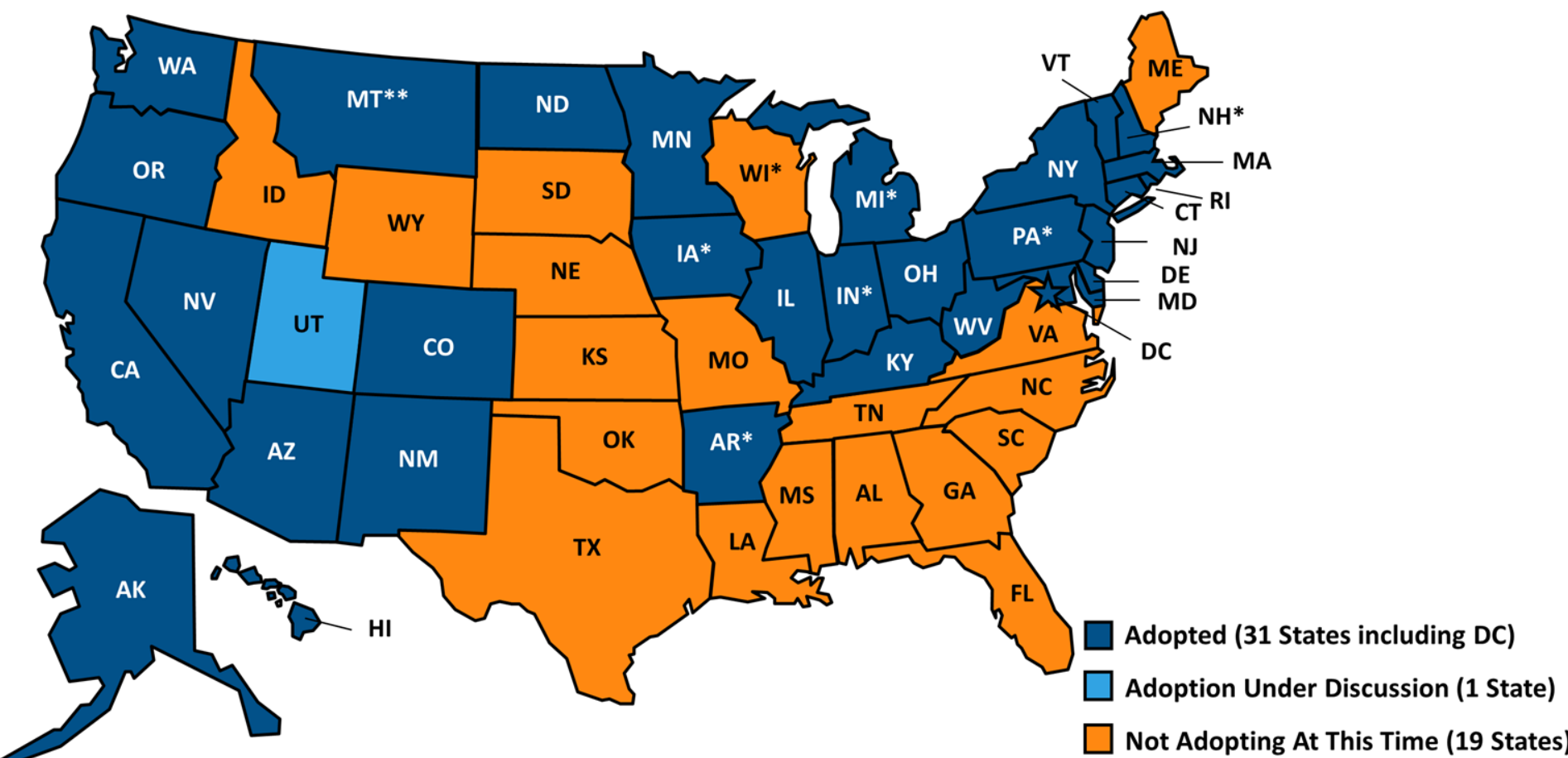


Background

- Impact of post-ACA trends:
 - Decreasing access to care with increase in:
 - High deductible health plans
 - Plans with narrow networks
 - Out of pocket costs
 - Medicaid expansion (see next slide)



Current Status of State Medicaid Expansion Decisions



NOTES: Current status for each state is based on KCMU tracking and analysis of state executive activity. **MT has passed legislation adopting the expansion; it requires federal waiver approval. *AR, IA, IN, MI, PA and NH have approved Section 1115 waivers. Coverage under the PA waiver went into effect 1/1/15, but it is transitioning coverage to a state plan amendment. WI covers adults up to 100% FPL in Medicaid, but did not adopt the ACA expansion.

SOURCE: "Status of State Action on the Medicaid Expansion Decision," KFF State Health Facts, updated September 1, 2015.

<http://kff.org/health-reform/state-indicator/state-activity-around-expanding-medicaid-under-the-affordable-care-act/>

Medicaid Expansion

- In NY, Medicaid eligibility for college-aged students is variable and can range up to 155% of Federal Poverty Level, depending on the circumstances [2].



Challenges with Medicaid Coverage

- Portability- does not carry state to state.
 - Even within NY, Medicaid is county-based.
- Lack of local providers, especially w/ mental health and specialty services.
- Health center does not participate
 - A recent survey found that only 12% of health centers at public institutions and 3% of health centers at private institutions participate with Medicaid [3].



Program Requirements

- Student health insurance plans must be:
 - Compliant with the Affordable Care Act.
 - Cost-effective as compared to Medicaid.



Benefits of the Program

- Affordability for students.
- Improved access to care and local provider network.
 - Students also have coverage that travels.
- Decreased cost to:
 - State Higher Education Opportunity Programs (HEOP).
 - State Department of Health (as compared to enrolling students in Medicaid).



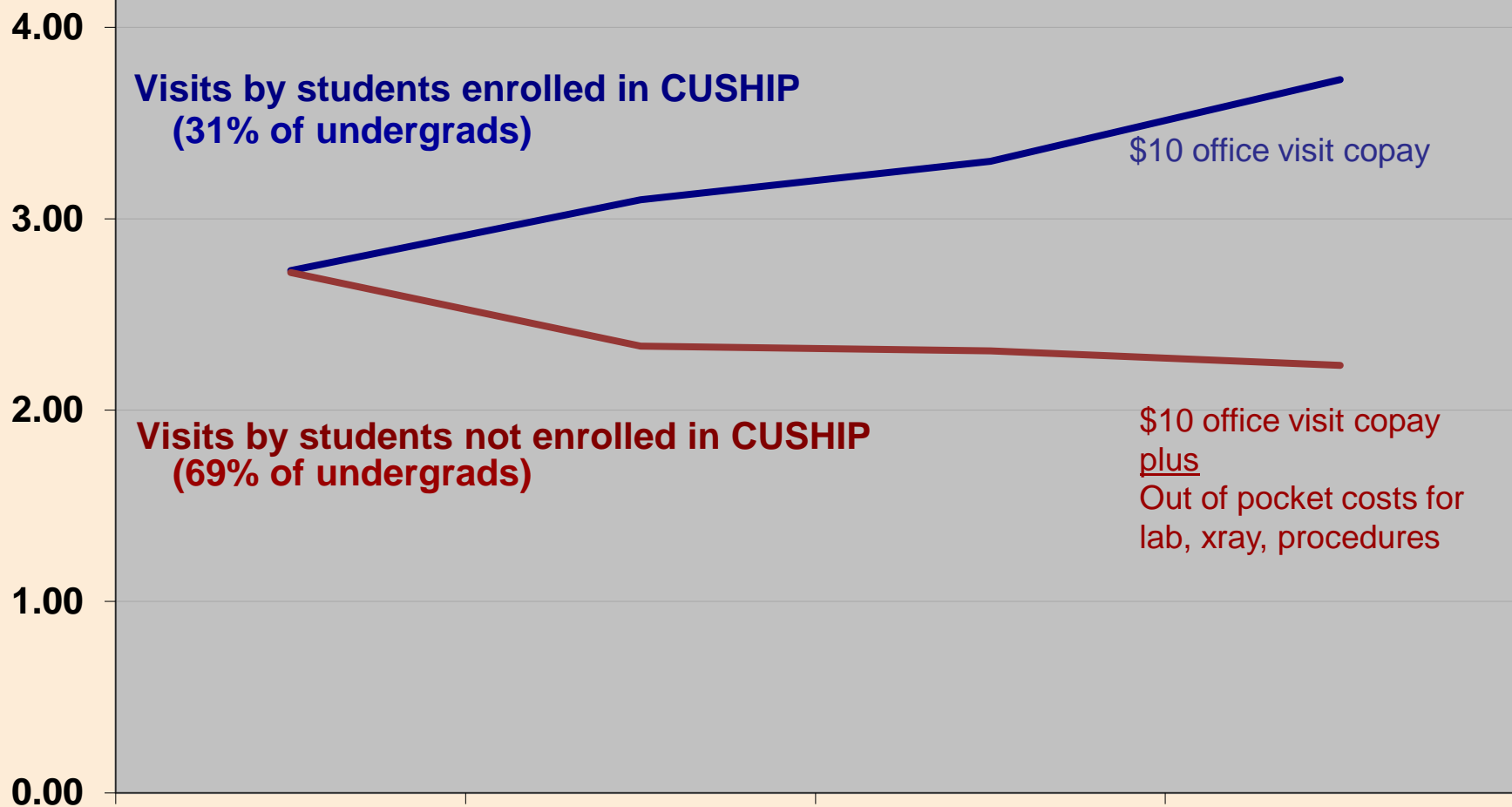
Background about Cornell

- ~22,000 students in a rural setting.
- Low numbers of community Medicaid providers.
- Data indicated barriers to care for low income students (see next slide).



Snapshot from 2012: Cornell University - Undergraduate Visits per Population Member, by CUSHIP* Status and Wealth (all services)

*Cornell University Student Health Insurance Plan



**Visits by students enrolled in CUSHIP
(31% of undergrads)**

\$10 office visit copay

**Visits by students not enrolled in CUSHIP
(69% of undergrads)**

\$10 office visit copay
plus
Out of pocket costs for
lab, xray, procedures

Most Wealthy

Not Receiving Grant Aid

N = 6,951

Parental Contribution

\$13K - \$81K

N = 2,782

Parental Contribution

\$1K - \$13K

N = 2,622

Least Wealthy

Parental Contribution

None

N = 1,580

About Cornell's Student Health Insurance Plan

- ~50% of student body is enrolled.
 - Platinum level plan at a Bronze price.
 - SHIP is a three tier plan:
 1. In Network, In Area: 100% Coinsurance*
 2. In Network, Out of Area: 80% Coinsurance*
 3. Out of Area: 70% Coinsurance*
- *=Copays apply for some services



Understanding the Population

- Worked with Office of Financial Aid and HEOP program to estimate size of Medicaid-eligible population in the student body.



Partnering with the State

- Coordinated with University Government Relations team to set up a meeting with New York State Department of Health (NYSDOH).
- Reviewed available data and SHIP in lieu of Medicaid concept.
- Agreed to explore pilot program.



Feasibility

- Feasibility study
 - Worked with internal partners to detail requirements of the program and outline processes.
- One year pilot
 - After the project was deemed feasible and cost-effective, CU and NYSDOH agreed to a one year pilot program.



Starting Up

- Some synergies with general SHIP, but also many new components:
 - Working with SSNs- Not something Office of Student Insurance kept on file.
 - Enrollment Process- Operated outside the normal enrollment/waiver process.
 - Required a homegrown system and correspondence with the state to confirm Medicaid status.



Pilot Program Year One

- “Cornell University Student Health Insurance Plan-Medicaid (SHIP-M).”
- First year enrollment of ~220 undergrads
 - Started with a small group that was simpler to identify.



Pilot Program Year One

- Communication:
 - Different Benefit Structure: No cost-sharing in the top tier. Regular SHIP cost-sharing in tiers 2/3 with fee-for-service Medicaid wrap-around coverage.
 - Different eligibility requirements than SHIP.
 - Keeping track of students that need to recertify or have a closed Medicaid case.



Planning for Year 2

- Worked with NYSDOH to determine cost-effectiveness for second year.
- Launched survey to understand student experience.
 - 83% satisfaction with decision to enroll.
 - Calls for more and better access to information about the program.
- Reviewed plan benefits.



Program Accomplishments

- Students on SHIP-M have had access to coverage that travels with them and provides no-cost care in the Ithaca-area.
- Students on SHIP-M are not required to pay for SHIP or the University Health Fee.
- Savings to NYSDOH and HEOP programs.



Lessons Learned

- Strategies for locating Medicaid providers.
- Better understanding of Medicaid landscape NY State.
- SHIP in lieu of Medicaid programs can come in a variety of arrangements.



2015 Advocacy Efforts

- Several states pursuing SHIP in lieu of Medicaid Programs [4].
- Presence at National Academy for State Health Policy (NASHP)
- American College Health Association (ACHA):
 - Student Health Insurance/Benefits Coalition advocacy with HHS.



For More Information:

- Cornell University Student Health Plan-Medicaid:
 - <https://www.studenthealthbenefits.cornell.edu/cms/benefits/plans/health/SHP-M/index.cfm>
- Cornell University Office of Student Health Benefits:
 - https://www.studenthealthbenefits.cornell.edu/benefits/contact/student_health_benefits_office.cfm



Sources

Cited in Presentation:

1. <http://khn.org/news/michelle-andrews-on-medicaid-and-student-health-plans/>
2. https://www.health.ny.gov/health_care/medicaid/publications/docs/gis/14ma029att.pdf
3. http://www.acha.org/documents/resources/SHIP_Adapting_to_the_Environment_Post_ACA.pdf
4. <http://lookoutmountaingroup.net/cgi/proartistwebsites.paw?662>

Additional Resources Used:

- http://www.acha.org/documents/resources/ACA/ACHA_Medicaid_Advocacy_Primer_May2013.pdf
- <http://kff.org/health-reform/slide/current-status-of-the-medicaid-expansion-decision/>
- <http://kff.org/report-section/ehbs-2014-summary-of-findings/>

