

## **2005 JHSPH Student Health Survey Results**

Thanks to all of you who took the time to answer the student survey on health insurance. Your input was greatly appreciated and we would like to share the results with you. The following is a summary of the results, followed by detailed results to all the questions.

### **SUMMARY**

**Response Rate:** 33% (262/788) out of 788 enrolled in the Student Health Program (SHP), plus 50 people who are not enrolled in the SHP.

- ▶ 72% of students said they were **not happy** with their health benefits.
- ▶ 85% would be willing to pay more for added benefits such as dental insurance, and of these, 75% would be willing to pay \$10 per month.
- ▶ 86% would not be willing to lose benefits in order to have a lower premium.
- ▶ 76% have used the UHS clinic at some point. 85% would not want to lose access to the clinic (if we used a benefits plan based outside of Hopkins we would not have access to the UHS clinic).
- ▶ 40% of the 169 who added additional comments in the last question said they wanted dental coverage. Other additional benefits that were mentioned were coverage for GYN exams outside of UHS, vision coverage and preventive care coverage.
- ▶ Many students had complaints about the UHS clinic. Points of frustration included long wait times for appointments, low perceived quality of care, difficulties with referrals and lack of privacy.
- ▶ A fair number of students were confused about some crucial aspects of our health coverage. Please visit our website for clarification of these misperceptions.

### ***Where do we go from here?***

- ▶ The Student Accounts Office is working on finding us an add-on dental plan that would start in July of this year. Keep your eyes and ears opened for further information.
- ▶ In addition, they are also looking into the possibility of a new health insurance plan. Student input will be invited.
- ▶ We are working with the Student Accounts Office to provide better information on the Internet (Student Accounts and Student Health Reps sites will be linked and improved).
- ▶ Look for a new brochure coming this summer explaining your health benefits in a more comprehensible manner.
- ▶ And finally...we can always use more help! If you are interested in getting involved, please email us at [shprep@jhspH.edu](mailto:shprep@jhspH.edu).

## **DETAILED RESULTS**

<b>Results of student survey about student health insurance (312 total respondents)</b>		
	<b>N</b>	<b>%</b>
Currently enrolled in the Student Health Plan (SHP) (N=312)	262	84%
Reasons for not enrolling (N=53)		
Have coverage through spouse/partner/parent	15	28%
Have coverage through employer	21	40%
Too expensive	5	9%
Other	12	23%
If you are enrolled how often do you use your coverage? (N=262)		
2-3 times a month	20	8%
Once a month	51	19%
Once every couple of months	121	46%
Once a year or less	70	27%
Not happy with the student health plan (N=263)	189	72%
What do you not like about SHP (check all that apply)? (N=192)		
Monthly premiums are too high	73	38%
Costs to get care are too high	48	25%
Doesn't cover enough services	118	61%
Services at the UHS Clinic are not satisfactory	88	46%
Other	31	16%
What would you change about your health insurance? (N=249)		
Lower monthly premiums	106	43%
Lower costs to get care	71	29%
Shorter wait times for appointments at UHS Clinic	131	53%
Better benefits	142	57%
Other	29	12%
Not willing to lose benefits to have lower premiums (N=257)	220	86%
What would you be willing to trade in order to have lower monthly premiums? (N=121)		
Pay more for doctors' visit	21	17%
Have less freedom to choose physicians	62	51%
Have to get referrals to see specialists (i.e., managed care model)	72	60%
Other	14	12%
Willing to pay more for added benefits (eg. dental) (N=254)	216	85%
If you would be willing to pay for more added benefits how much more per month? (N=214)		
\$5 a month more	56	26%
\$10 a month more	92	43%
\$15 a month more	27	13%
\$20 a month more	18	8%
\$21 and up a month more	21	10%
Have you used the UHS Clinic? (N=255)		
Yes, whenever I need to see a doctor	131	51%
Yes, but rarely	68	27%
No, because I have never seen a doctor	34	13%
No, because I would rather go see a doctor of my choice	22	9%
Not willing to lose access to the UHS Clinic in exchange for lower premiums (N=248)	211	85%

The survey included an open-ended question: “Do you have any additional comments about your health insurance?”

169 responders included comments. The following table shows the topics that were mentioned and the percentage of the 169 respondents who mentioned each topic:

<b>Extra Benefits:</b>	
Want dental	40%
Want coverage for gynecologic exams outside of UHS Clinic	9%
Want better vision coverage	8%
Want coverage for general preventive care (including routine lab work)	8%
<b>UHS Clinic:</b>	
Wait times too long	25%
Quality/continuity of care lacking	12%
Referrals too difficult	12%
Privacy issues	6%
Other	6%
<b>Overall:</b>	
Misunderstanding benefits	10%
Billing problems	7%
Cost (monthly premium too high)	10%

The following are a few of the comments from the open-ended question. The answers have been grouped into topics.

### UHS CLINIC

#### ***Wait times for appointments***

It takes an INCREDIBLY, UNACCEPTABLY long time to schedule an appointment at UHS.

I've had reasonably good experiences with the doctors and nurses at UHS, but it's exceptionally frustrating to have to book appointments so many months in advance.

#### ***Urgent care needs***

UHS is a great service, but is practically useless for anything other than routine yearly exams. If I go to a doctor, it's because there is something wrong with me. Usually that means I don't want to wait 3-4 weeks to have it checked out.

#### ***Quality of care***

I never see the same doctor twice at UHS, it takes a long time to get an appointment, and the doctors are usually residents. On the whole, it feels like a factory-style approach to health care, and I don't feel that anyone really cares for me.

### ***Referrals***

Connecting to specialty doctors should be better facilitated by UHS staff.

It is so hard to get a referral from the doctors at UHS. Then once you get an appointment with UHS that you had to wait two weeks to get, the doctors there try to treat you. When they can't help you, you finally get a referral to a doctor that you have to wait 2-3 months to see.

### ***Privacy concerns***

If you go in to make an appointment or need to state your chief complaint to the receptionist upon arriving for a scheduled appointment, there is no privacy whatsoever. This is really problematic given the small student community that uses the clinic and the fact that you probably know some of the people sitting in the waiting area by the receptionist's desk.

The clinic is not sufficient but I understand the limitations. One large problem that would be easily remedied is that there needs to be more privacy when speaking with the receptionist. On many occasion I was there to meet with the nurse to get more birth control pills and when I tried to whisper quietly was asked to speak louder. Really, privacy can't be that difficult to achieve!

### ***Positive comments***

I love being able to use the UHS clinic. It's actually some of the best health care I've had. They dealt with allergies very well. I also like that they pay the deductible and that it's so convenient.

I would rank the care I receive at UHS as excellent. The quality of the staff and physicians there are excellent.

The woman at the reception is very nice and friendly!

I really like the UHS - without it I would not be able to afford treatment for my health. The doctors are great, and helpful. The wait is fairly long but if you don't want to wait, pay to go to another doctor.

## **BENEFITS**

### ***General***

I think our current model could work if students knew about the clinic (trust me, MANY students don't know it exists), understood why their monthly premiums were so high, and got better care at the clinic.

Our student health insurance is literally the worst health insurance I've ever had, even compared to the 2 other student health insurance plans I've experienced. As the world's preeminent school of public health, it is an embarrassment and a disgrace that we have such a plan. Surely with all the people here who are paid to study access to health care issues, we can come up with something better. We should be the leader in providing high-quality, affordable health insurance - not the bottom of the barrel!

### ***Cost***

We pay almost as much a month as an individual policy from BCBS or Kaiser. Where is our group discount? I have definitely had much better student health plans at other universities.

Requiring students to use UHS for preventive services, effectively limits their provider choice to physicians in the student health clinic, making the vast physician options provided by SHP useless.

Considering the minimal services provided by SHP (not UHS) the premiums are extremely expensive.

### ***Annual GYN exams***

I don't understand why gynecology is not covered under the current plan. In order for EHP to pay a gynecologist you have to have something wrong with you.

The benefits offered to women are ridiculous - a regular gyn exam should be covered. A drive-by Pap smear performed by a resident is NOT satisfactory as an annual exam. I want to be able to see anyone at Hopkins for my annual exam and I want that service to be covered.

### ***Preventive care***

We need better preventative care. Dental, routine physicals. It is truly embarrassing to be a student at the #1 school of public health in the country and have such poor health coverage. How hypocritical!

More access to preventive care (we are the school of public health, after all!) like weight management programs and screenings.

### ***Test costs***

I would like to see added benefits such as immunizations and more preventive care, such as getting cholesterol checked every year.

### ***Mental health benefits***

My biggest complaint is the horrible mental health benefits. Although we are allowed to see psych residents, these people are not psychologists and there are a limited number of visits you get. I also work at the hospital and do not want to get care from people I have a professional relationship with. This leaves 5 visits at the Student Assistance Program, which is really not that much. It is ridiculous not to have better mental health benefits. Overall I am paying the most money I have ever paid for insurance and getting the worst coverage I have ever had.

Better mental health (MH) benefits. Getting 8 free visits/yr. is great. However, coverage is not adequate if the patient has a condition that is not "cured" in 8 visits (a chronic condition), which includes most MH disorders.

### ***Positive comments***

I really like that you offer family coverage. The fact that pediatric eye exams are not covered is incomprehensible. Also, the fact that a physical is not offered is very surprising -- shouldn't Hopkins practice what it preaches about preventive care. It would be nice to see some tiering options or some sort of high deductible plan. I REALLY like that you provide maternity coverage. This is a huge benefit.

Other than the wait times [at the UHS center], however, I think our premiums are pretty reasonable and I like the freedom of being able to see a doctor without huge bills.

It is a great benefit that UHS pays deductible and out-of-pocket costs for specialist visit referrals. Please don't take that away.

### **BILLING ISSUES**

The current system is expensive and confusing. The dual payment systems makes it difficult to determine which services are covered and by whom. Sending bills to students for services covered by UHS is dishonest. This policy seems designed to trick students into paying for covered services.

I can never make sense of the bills and was unaware that UHS would pay some of the specialist referral office visit costs until recently. Thus I paid them without knowing. There needs to be a better system so that when you see a specialist, have a procedure, and labs that you don't get 20 forms and bills that are not clear. Thanks.

### **CONFUSION ABOUT BENEFITS**

I do not understand my coverage and although I would have liked to get care a few times I have been hesitant as it is too confusing

Had an appointment at UHS for annual visit and was not aware, before or during appt., that I was going to be billed for certain tests (assumed I would not because I had not under any plans I had used in the past).