

Graduate Student Health Report

Respectfully submitted to the
Council of the Princeton University Community (CPUC)
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Graduate U-Council*



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* Refers to Graduate Representatives of the CPUC (Tamar Friedmann, Lauren Hale, Karthick Ramakrishnan, Michi Taga, Manish Vachharajani, James Vere, Mary Wheeler) and CPUC Committees (David Linsenmeier, Governance; Rebecca Schwartz, Judicial; James Vere and James Wilson, Priorities; Elliot Ratzman, Resources; Eszter Hargittai and Robyn LeBoeuf, Rights and Rules).

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I. EXECUTIVE SUMMARY

This report evaluates the current state of graduate student health care at Princeton University. We describe the results of a survey conducted in January 2000 on graduate student use and satisfaction with their health care. We evaluate health care in Princeton in two parts: one part for on-campus primary care services provided by McCosh Health Center and one part for the Student Health Plan insurance coverage for off-campus care. Finally, we compare Princeton University Health Care to what is offered at peer institutions in a benchmarking study and offer suggestions to improve graduate student health care at Princeton.

Major findings of the Health Survey:

Graduate students report relying on McCosh Health Center for their primary care and generally rate the services that are provided as “fair” to “good”. Areas that could be improved include the extension of service hours over breaks and summer months; better appointment availability, particularly for annual gynecological exams; and better monitoring of quality of care by referred outside providers.

Graduate students also report depending on the Student Health Plan as their primary source for health insurance. Students express considerable concern with the level of coverage provided by the Student Health Plan and urge for an extension of coverage into the areas of dental care, vision and prescription drug benefits. Students describe debts incurred and treatments foregone because of the lack of coverage in these areas.

Major findings from comparison of Princeton to peer institutions:

In a comparison of health benefits currently offered to graduate students, Princeton University lags behind peer institutions in the areas of vision care, dental plan and prescription drug options. Princeton University did have the least expensive fee for enrollment of a single individual in the student health plan.

Conclusion:

Following these analyses of graduate student usage and satisfaction with health services as well as a comparison of health care offerings at peer Ivy League institutions, we recommend increases in the staffing and service hours at McCosh Health Center during breaks and summer months. We also recommend that the Student Health Plan for off-campus care be expanded to include a vision plan, an optional dental plan, and a prescription drug plan similar to those offered at peer institutions.

II. GRADUATE STUDENT HEALTH CARE AT PRINCETON UNIVERSITY

Princeton University currently offers its graduate students access to the on-campus primary health care facility at the McCosh Health Center, and for a mandatory additional \$360 yearly fee covers enrolled graduate students in the Student Health Plan (SHP) for off-campus care that can not be handled at McCosh.

McCosh Health Center offers scheduled outpatient appointments with nurse practitioners and physicians, inpatient services, sexual and reproductive health care (e.g. annual gynecological exams), athletic medicine, allergy and immunization administration, counseling and mental health, basic laboratory services and some health education programs. There is no additional charge for these services with the exception of prescription drugs, vaccines and immunizations and some general supplies dispensed at McCosh.

The Student Health Plan (SHP) offers coverage for some forms of medical care outside of The McCosh Health Center after the individual has met a \$250 annual deductible (\$500 for families). For off campus office visits to physicians in the new Preferred Provider Organization (PPO) network there is a \$10 co-pay per office visit (which does not count toward the deductible).

For visits to physicians outside the PPO and for other medical treatments such as surgery, hospital stays, some prescription drugs, MRI scans, and inpatient mental health, the plan pays 80% of costs up to a maximum of \$250,000 per individual per year with a \$500,000 lifetime maximum. Maximum yearly out of pocket expenses paid by individuals (excluding physician office visit co-pays) is \$5000. All off-campus care in the geographic area (except in case of emergency) must be pre-authorized by McCosh. For graduate students with families the addition of one dependent to the plan costs \$2,500 (or \$2,300 with the higher deductible of \$1000).

Vaccines, routine tests and physical examinations are not covered under the Student Health Plan. Dental benefits are limited to covering expenses that result from accidental injury to teeth as well as the removal of full- or partially- impacted wisdom teeth. Costs for basic dental care; routine eye or hearing exams; and prescription eye glasses and contacts are not covered by the SHP and are not included in the yearly out-of-pocket maximum expense. Prescription drugs are covered under the Student Health Plan with a deductible of \$250 and a 20% co-payment thereafter.

III. GRADUATE STUDENT HEALTH CARE SURVEY

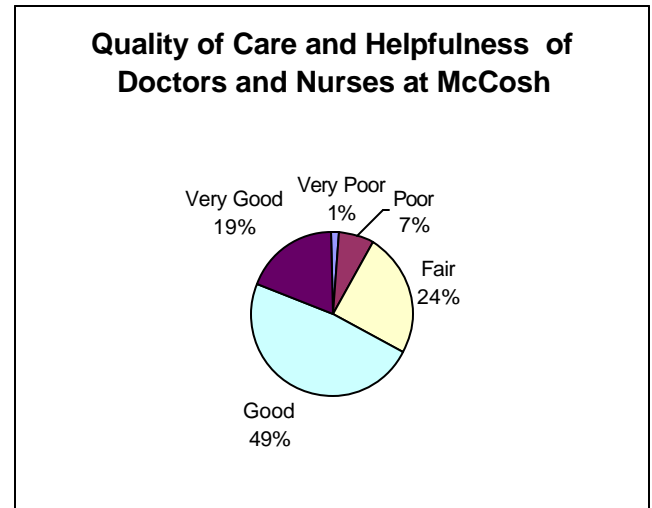
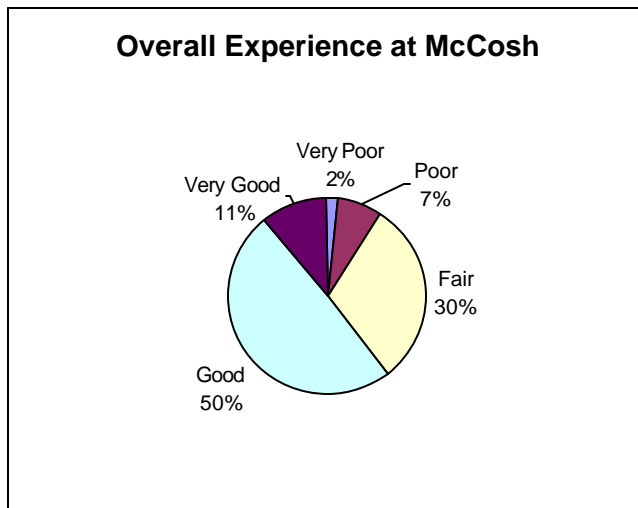
In January 2000, the Graduate Student Government (GSG) sent out an email asking all graduate students to fill out a web survey soliciting information on their satisfaction with student health care services and the Student Health Plan (SHP). There were 462 respondents to the survey out of a total graduate student population of approximately 1,700 students, yielding a response rate of 27%.

Of these respondents most were single (63% single, 37% married or domestic partner) and a large proportion indicated that they were international students (58% US citizens, 42% international). 92 percent of respondents reported using the SHP as their primary care provider. Of those with spouses and children, 35% reported using the SHP as the primary care provider for their spouses and dependents.

The survey included 23 multiple-choice questions and one open-ended section. A copy of the survey is in the Appendix of this report. In discussing the results of the GSG Health Survey, we shall present tabulations of key questions. We shall also provide some testimonials provided in the open-ended section of the survey.

A. McCosh Health Center

Almost all enrolled graduate student respondents (93%) indicated using the McCosh Health Center at some point during their enrollment. The center was praised for its convenient on-campus location and for the general friendliness and helpfulness of staff. Most respondents rated their overall experience at McCosh and the quality of care and helpfulness of doctors and nurses to be “good” to “very good”. Specific praise was mentioned for counseling services and for athletic medicine.



During their enrollment at Princeton, graduate students reported using McCosh for the following: common illnesses (60%), vaccines (57%), annual gynecological exams (25%), sexual health (18%), mental health (16%), sports medicine (15%) and allergies (12%).

Suggestions for improvements in the McCosh Health Center by respondents in the survey include:

1. Extending hours during break periods and over the summer. 43% of respondents found the hours of operation during break and summer months to be incompatible with their needs. Complaints centered on the availability of inpatient services and the availability of doctors for appointments during the summer.

✍✍As a graduate student who is here during the summers, I have found it a great frustration that the only service is to go to the hospital if one gets sick on the weekends. I had gotten sick during this time period and did not go to the hospital but instead decided to wait it out until the following Monday ... which left me very sick.

2. Improving appointment availability. 26% found that appointments at McCosh were not readily available when they needed them. In the open-ended comments, this problem of appointment availability was especially prevalent for gynecological examinations.

✍✍The SECH office of McCosh that does gynecological exams seems to always be understaffed...you have to wait weeks for an appointment, even in the summertime.

✍✍[SECH is] undergrad oriented. So sometime you have to wait to see a gynecologist for more than a month, because, it is the undergrad break. Their hours are bad...

3. Improving the consistency of care provided by SECH. In the open-ended comments, there were mixed reviews of the quality of care provided by Sexuality Education Counseling and Health [SECH]:

✍✍Some of the SECH nurses are fabulous, but others seem very inexperienced and not very knowledgeable.

✍✍I have heard 3 bad reports from fellow graduate students about the SECH program, so I continue to go to my doctor at home for my annual exam. This is a significant expense and much less convenient since it is at a distance, but until I hear better things about SECH, I will continue to avoid it.

4. Better monitoring of quality of care by referred outside providers. 30% of those referred to an outside doctor through McCosh indicated that they were not satisfied with some aspect of the care they received.

✍✍I have been referred more than once, by very satisfactory McCosh doctors and nurses, to very unsatisfactory and expensive outside specialists.

✍✍When they give you a referral they just give you a list of doctors names so you have no way of knowing the quality of those doctors... One thing

that might help this problem is a student website listing feedback about each doctor and nurse. This is done for professors, so why not doctors and nurses?

B. The Student Health Plan

The major sources of concern were not with the services of McCosh health center but with the Student Health Insurance Plan (SHP) and its limited areas of coverage for outside care. As the three top priorities for improvements in the SHP, students cited the need for dental benefits to defray costs of dental check-ups and other dental work, a vision plan to help with eye exams and cost of eyewear and a prescription drug plan to help defray costs of medications.

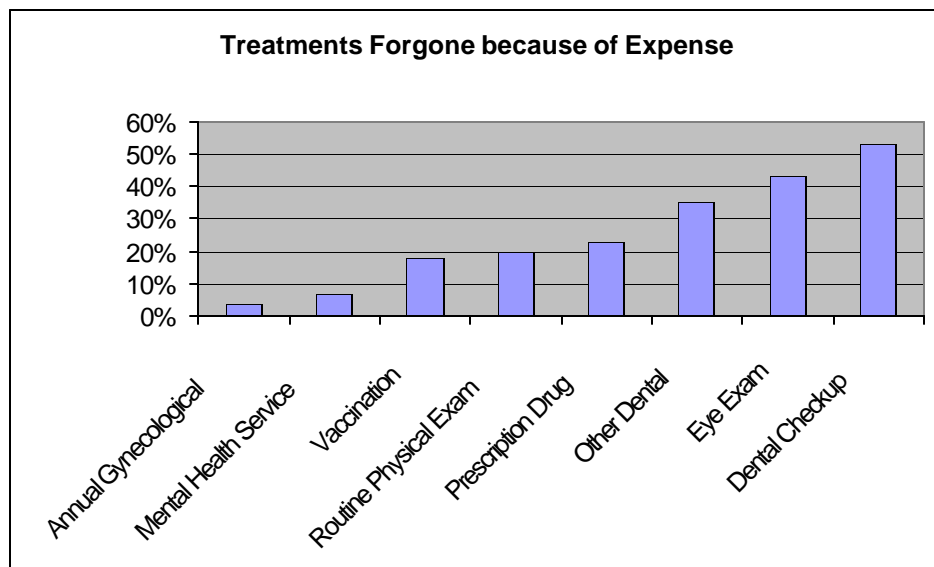
Students cited several treatments that they did not receive because they were too expensive. Two of the top three responses related to the provision of dental care. 53% of respondents reported going without a dental checkup, and 35% indicated going without other basic dental care. Similarly, nearly one-half of all respondents did not have an eye exam because of the expense.

✍✍ Without both a vision and dental plan, I have had to forego needed care.
4-6 years is a long time to go without a dental check-up.

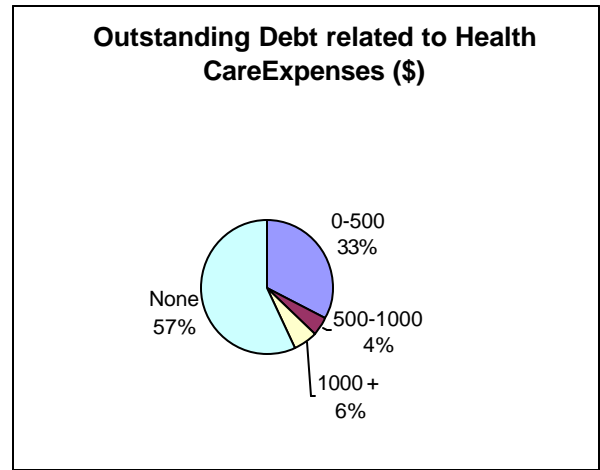
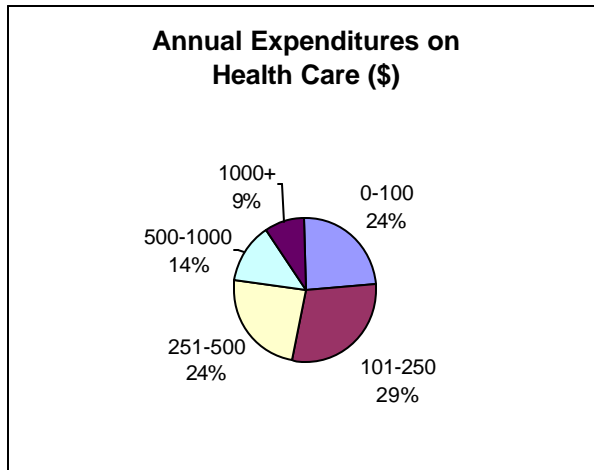
✍✍ Lack of a basic dental plan is another major problem. I know of international students who wait to go back to their countries to get the dental care they need, even though it means their condition will worsen by then.

✍✍ Please, please, please figure out a way to give us decent dental coverage and eye exams!!!

In addition to vision and dental care, graduate students expressed concern with the expense associated with prescription drugs, routine physical exams and vaccinations.



In addition to treatments forgone, the GSG Health Care Survey also asked questions related to annual health care expenditures. 53% of respondents indicated that their health care expenditures were less than \$250 per year.



At the same time, a large proportion of graduate students reported health care expenses exceeding \$500. A significant proportion also reported debts related to health care that exceeded \$1000.

✍️ Dean Montero's office is very generously providing financial assistance (with grants from the President's Fund), but having to ask for financial assistance and submit one's medical history to an office of the Administration is humiliating. Not being able to pay outstanding medical debts and not being sure of whether the Administration will provide financial assistance can cause considerable anxiety.

✍️ My portion of the bill (20 percent) did not clear the maximum out-of-pocket, but it was (and is) nonetheless an enormous difficulty on a grad student budget... Adjusting this percentage would help people facing more serious financial hardships. In my case, and probably others, it would also increase a student's likelihood to pursue follow-up care which may not be essential, but which financial concerns ought not to preclude. With the debt I have incurred due to necessary surgery and physician visits, I find myself unable to pursue recommended follow-up visits.

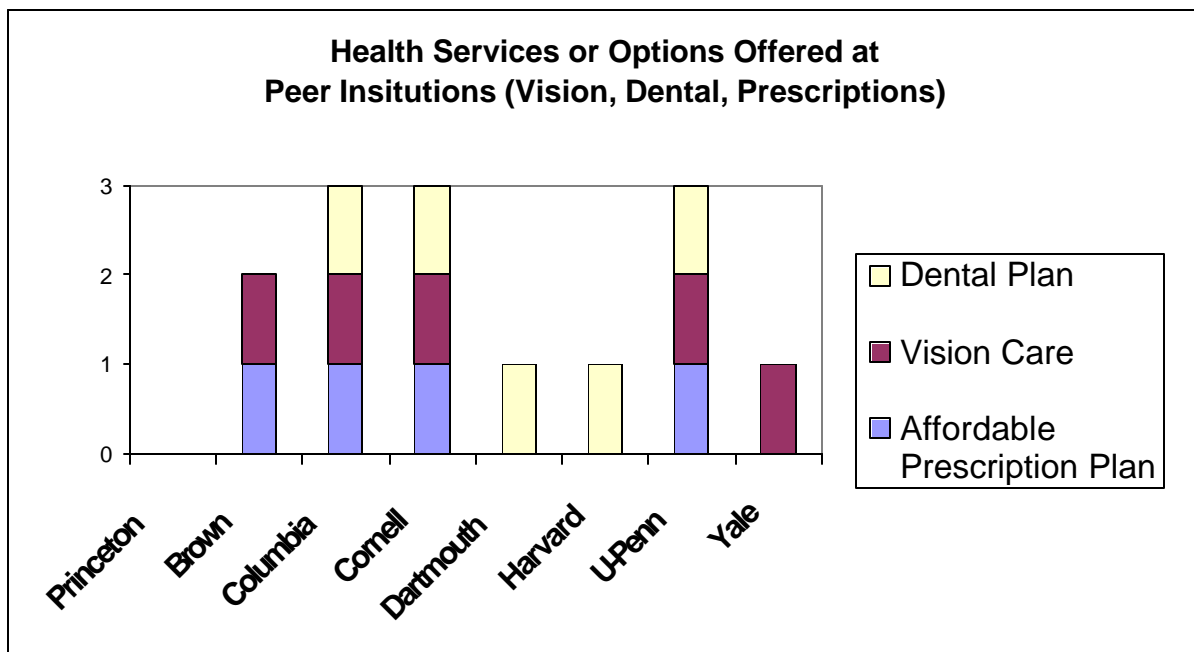
Additional suggestions frequently mentioned in the open-ended comments section included improved insurance coverage for post-enrolled students and less expensive coverage for spouses, domestic partners and dependents.

✍✍ My officemate from China has a wife who doesn't work and a child. He can't afford coverage for both of them, so he has purchased (at great expense) medical coverage for his son but has left his wife uninsured. That is tragic.

IV. Health Insurance at Peer Institutions

A comparison of Health Care offerings and insurance plans at peer Ivy League institutions was completed. Information for this comparison was obtained mainly through official University web sites. The focus of our comparisons is based on the main concerns expressed by graduate students in the health survey.

Our benchmarking study reveals that the majority of institutions cover eye exams and/or offer an optional reduced rate vision plan (for more detailed information, see Appendix). Many institutions also offer affordable prescription drug plans based on flat-fee co-payments and have a participating pharmacy on-campus. Finally, some institutions offer an optional dental plan to students for an extra premium. Princeton University does not currently offer these services.



V. Recommendations

Based on the findings from the graduate student health care survey and a comparison with Princeton University's peer institutions we make the following recommendations:

McCosh Health Center

- 1) Extend staff availability and inpatient services over breaks and the summer. Increase the availability of doctors for appointments, and gynecology-related staff in SECH. Also enable the continuation of inpatient services during the summer.
- 2) Improve the consistency of care provided by SECH.
- 3) Provide information on the quality of care provided by outside specialists. Create a website that serves as a guide to the quality of care provided by specialists. In addition to relying on external reviews by sources such as New Jersey Monthly Magazine,¹ the website should enable students to provide feedback about each specialist to whom they have been referred.

Student Health Plan

- 1) Basic dental coverage. A group dental plan along the lines available in 2001 to staff and faculty at Princeton University. Given the modest stipends given to graduate students, we recommend that the University incorporate the annual fee as part of the student health services fee.
- 2) Discounted vision care. A vision care plan to help cover off-campus eye exams and eyewear such as the Vision One Program that several peer institutions offer. (see Appendix)
- 3) An affordable prescription drug plan. A prescription drug plan maintaining the present deductible of \$250, but instituting a co-pay of either 10% or \$10 per prescription. Also, the plan should be accepted by the U-Store so that students do not have to pay out of pocket and wait for reimbursement. (Model for adoption: Princeton University staff prescription plan)

¹ The New Jersey Monthly Magazine guide to top specialists in New Jersey is available online: <http://www.njmonthly.com/issues/Nov98/articles/docsintro.html>. These lists are excerpted from The Best Doctors in America database, which includes approximately 28,000 doctors in over 350 medical specialties. The database is compiled and maintained by Woodward/White Inc. For a fee, Best Doctors Inc. will undertake specialized searches. For more information, contact Best Doctors by phone (888-DOCTORS).

APPENDIX

Prescription Coverage at Peer Institutions

SCHOOL	PLAN /COST	DEDUCTIBLE	CO-PAY/POLICY ON REIMBURSEMENT	MAXIMUM	MEDS COVERED
Brown	standard medical (cost included)	0	\$15 copay only* *discount prices at University pharmacy	\$750	some not covered
Cornell	standard medical (cost included)	0	\$20 copay only* *with medical card	\$750	some not covered
Dartmouth	standard medical (cost included)	\$200	\$4 copay only* *if at Dartmouth	toward \$500,000 maximum	some not covered
Columbia	1. Basic	0	\$20 copay only*	\$750	some not covered
	2. Comprehensive (cost included)	0	\$20* (50% if past \$750 maximum) *If outside pharmacy, pay full price and get reimbursed		
Harvard	standard medical (cost included)	\$750	95% reimbursed after paying	\$3000	All
Princeton	standard medical (cost included)	\$250	80% reimbursed after paying	toward \$250,000 maximum	some not covered
U-Penn	choice between two medical plans (cost included)	0	\$15 copay only* *waived if on campus	\$400* *for acne meds only, Mega Life plan only	some not covered
Yale	Prescription Plus (optional) \$204	\$100	20% copay only* *if at Yale/otherwise pay full price and get reimbursed	\$15,000	All

Vision and Dental Coverage at Peer Institutions

	Vision	Dental
Brown	Annual eye exam	None
Columbia	Vision One discount program*	Cleanings for \$25 co-pay; optional extended dental plan for \$125; 10% reduced cost on other services at Columbia Dental School
Cornell	Vision One discount program	Discounted rates at local dentists (Plan provided by The Chickering Group)
Dartmouth	None	Optional comprehensive dental plan for \$95 premium (single), \$185 (one dependent) and \$261.50 (two or more dependents); 20% co-pay for preventive services; 50% co-pay for fillings and oral surgery
Harvard	None	Optional dental plan for \$140 per year that includes two cleanings, radiographs, fluoride treatments and fillings.
Princeton	None	None
Yale	Eye exams covered; Reduced cost-for-fee Contact Lens Service on-site.	None
U-Penn	Annual eye exam; Vision One Program	Optional dental plan for \$144 premium.

* The Vision One Discount program, a part of Aetna US Healthcare, is offered to students as part of their student health plan, with no additional deductibles. The plan gives discounts of up to 70% on eyeglass frames, up to 55% off on lenses and lense options (e.g. scratch-resistance, anti-reflective coating, UV coating), and 20% on contact lenses; replacement contact lenses also get a discount. Eye exams are set at a fixed price (\$34 for the current year), and contact lense eye exams get \$10 off. These discounts are given at participating Vision One centers. The center nearest to Princeton University is the optics center at Sears in the Quakerbridge Mall.

Graduate Student Government (GSG) Health Plan Survey

In an effort to address the health and medical needs of the graduate student community here at Princeton, we ask that you fill out this brief survey so that we might collect information about the current system's failures and successes. Please do not answer questions that do not apply to your own situation.

All responses will be treated anonymously, and the results of this survey will only be used in an aggregated manner of how Princeton University graduate students use the Student Health Plan and the Health Services available on campus.

Please note that this survey is being run by the Graduate Student Government and is unrelated to a survey which will be released shortly by the University. This survey is particularly designed to assess graduate student needs. The GSG encourages graduate students to complete both surveys, as they have different agendas.

Tell us about yourself

1. Name (optional):

Your name is not required and you may ignore this question and submit it anonymously.

2. Are you either (please check one that applies):

a. Enrolled / Unenrolled

b. US citizen / US permanent resident / International student

c. Married / Domestic partner / Single

3. Number of children (please check box that applies)?

0 (Skip to Q5) 1-2 3-4 5+

4. If you do have children, are they (check both if applicable)

Under 12 / 12 and older

5a. Do you use the Princeton Student Health Plan (SHP) as your primary care provider?

Yes / No / Don't Know

b. Does your spouse rely on the Princeton Health Plan for his/her primary care provider?

Yes / No / Don't Know

c. Do your children use the Princeton Health Plan as their primary care provider?

Yes / No / Don't Know

6a. Would you like your domestic partner to be able to join SHP?

Yes / No / Not Applicable

b. If you have access to an outside health insurance plan through your spouse or domestic partner, would you like to be able to waive the SHP?

Yes / No / Not Applicable

7a. Have you suffered from a serious illness (e.g. requiring hospitalization, extensive drug or physical therapy, etc.) while attending Princeton University?

Yes / No

b. Have any of your dependents suffered from a serious illness while you were attending Princeton University?

Yes / No / Not Applicable

8. Who pays your annual SHP fee? (check all that apply)

Personal Advisor / Outside fellowship / University fellowship / Department / Don't know / Other

9. Excluding the annual SHP fee, how much do you estimate you spend annually on health related expenses (including money towards the deductible and money spent on dependents)?

0-\$100 / \$101-\$250 / \$251-\$500 / \$500-\$1000 / \$1000+

McCosh Health Clinic

10. Have you ever used the McCosh Health Clinic for any service?

Yes / No

11. If so, what for? (check all that apply)

- a. vaccinations
- b. allergy treatment
- c. annual gynecological exam
- d. common illness(cold etc.)
- e. physical therapy
- f. mental health services
- g. sexual health
- h. sports medicine
- i. other / Please specify:

12. Rate your overall experience at McCosh on the following scale:

1 very poor 2 poor 3 fair 4 good 5 very good

13. Rate the quality of care and helpfulness of the doctors and nurses seen:

1 very poor 2 poor 3 fair 4 good 5 very good

14. During the school year (not including breaks), do you find the hours of operation at McCosh to be compatible with your needs ?

Yes / No

15. During breaks and the summer, do you find the hours of operation at McCosh to be accessible?

Yes / No / Not on campus during that time

16. Do you find that appointments are readily available when you need them?

Yes / No

17. If you have been referred to an outside doctor through McCosh, were you satisfied with the care you received?

Yes / No

Student Health Plan

18. Have you ever forgone any of the following treatments because of the expense (check all that apply)?

- a. eye exam
- b. vaccination
- c. prescription drug
- d. routine physical exam
- e. annual gynecological exam
- f. mental health services
- g. annual dental check up
- h. dental work (not including annual check up)
- i. elective surgery
- j. other / Please specify:

19. In the time that you have been on the Princeton SHP, have you ever exceeded the annual deductible?

(The annual deductible is defined in the SHP as "Benefits are paid after a covered person satisfies a deductible (within a plan year) consisting of \$250 of eligible expenses. The family deductible (including the student) is \$500 per plan." In other words - the amount of money you must pay out of pocket before the health plan will consider paying your bills.)

Every year / Yes / No

20. Have you ever exceeded the annual maximum out of pocket expense (\$5250)?

Yes / No

21a. If you have any outstanding debts related to medical expenses, how much do you owe?

\$0-\$500 / \$500-\$1000 / more than \$1000

b. What kind of medical expenses created your debt? (check all that apply)

- 1. child care
- 2. mental health care
- 3. emergency care

- 4. specialist care
- 5. prescriptions
- 6. chronic illness
- 7. hospital stay
- 8. other / Please specify:

22. If you have used mental health services, please rate your satisfaction of the SHP in the following areas:

- a. general care
 - 1 very poor / 2 poor / 3 fair / 4 good / 5 very good
- b. choice of doctors
 - 1 very poor / 2 poor / 3 fair / 4 good / 5 very good
- c. the cap on the number of visits covered by the plan
 - 1 very poor / 2 poor / 3 fair / 4 good / 5 very good

Improvements

23. What do you think the four top priorities should be in changing the current health system available to the graduate students? (Assign numbers 1-4, 1 being most important.)

- a. nothing
- b. improve quality of service at McCosh Health Center
- c. improve hours at McCosh
- d. improve insurance coverage for unenrolled students
- e. improve child health care plan
- f. reduce deductible amount (\$275)
- g. reduce maximum out of pocket expense (\$5275)
- h. improve prescription plan
- i. improve mental health benefits
- j. basic dental coverage
- k. other (please tell us what in the comments section)

If you have any ideas about how any of these services can be improved, use the comments section below.

24. Comments. If you think that we missed an issue that is important to you - please let us know. We are also interested in any bad or good experiences that you may have had with the McCosh health center or the health plan in general. Examples of inadequate health care that you provide us with are an invaluable resource for future discussions with the PU administration. If you feel strongly about the health care issues and have a desire to help us improve it, please put your comments in the box below. Don't forget to click the "submit" button below after you've completed your comments!

Note: We do not have your e-mail address, so if you want to request information, please click the button below to submit the form, and then send us an e-mail.

THANK YOU!