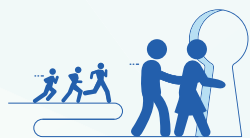


What is the Future of Health Care Benefits In Higher Education?



Health Exchanges

Private Exchanges may provide an attractive administrative solution for some active plans that cover faculty and staff. Private Exchanges will continue to be well suited for retiree health coverage, especially Medicare-eligible retirees.



Health Plan Change

Direct-to-consumer health care will become more common. When employees change jobs, many will take their insurer with them to a new employer, a private Exchange or a public Marketplace. Health benefits will no longer be evaluated on design features like high deductibles but by their complementary financial and clinical resources.



HR Service Delivery

Colleges and universities will improve organizational communication by being specific about communication expectations — to deans, department chairs, managers and supervisors. When success is not achieved, universities will rethink the approach and modify it immediately.

Academic Medical Centers



Academic medical centers will form new alliances, partnerships and mergers and consolidate operations, service lines and other functions wherever possible. They will behave more like their health care provider counterparts; more nimble and reactive to changes in market conditions, service mix, health care needs and patient demands.



Employee Value Proposition

Regulatory and financial pressures, such as the Affordable Care Act's excise tax, will change how faculty and staff are compensated in the future. The total rewards mix will change: less toward health care and more towards pay or retirement incentives.

