Credit, Financial and Medical Implications of the Affordable Care Act (ACA) for Colleges & Universities

Bob Ambach
SVP Administration & Finance
University of Cincinnati
October 4, 2015
Tuition & Fees (2014–15)
• Ohio Resident, undergraduate: $11,000
• Out of State, undergraduate: $26,334
• Ohio Resident, graduate: $14,468
• Out of State, graduate: $26,210
• Room & Board: $10,496

Annual Payroll
• Calendar Year 2014: $559,236,523

Annual Budget (2014–2015)
• General Funds $594 million
• Restricted Funds $285 million
• Designated Funds $125 million
• Auxiliaries $117 million
• Total $1.12 billion

Endowment
• $1.183 billion

Annual Giving (FY14)
• $170,801,746

Personnel Data
• Faculty Full Time 2,763
• Faculty Part Time 3,534
• Staff Full Time 3,206
• Staff Part Time 478
• Total (Without students) 9,981
• Student Workers and Graduate Assistants 6,035
• Grand Total 16,016
UC’S Colleges

- McMicken College of Arts & Sciences
- Carl H. Lindner College of Business
- College-Conservatory of Music
- College of Education, Criminal Justice, and Human Services
- College of Law
- College of Nursing
- UC Blue Ash College
- College of Allied Health Sciences
- UC Clermont College
- College of Design, Architecture, Art & Planning
- College of Engineering & Applied Science
- College of Medicine
- James L. Winkle College of Pharmacy
- Graduate School

UC Firsts

- First program of cooperative education – Herman Schneider (1906)
- First oral polio vaccine – Albert Sabin
- First observations leading to the National Weather Service – Cleveland Abbe
- First antihistamine, Benadryl – George Rieveschl
- First electronic organ – Winston Koch
- First use of YAG laser to remove brain tumor
- First bachelor’s degree program in nursing
- First emergency medicine residency program
- First safe anti-knock gasoline
- First degree program offered via satellite
## Percentage of Plan Types by Jurisdiction

<table>
<thead>
<tr>
<th>Jurisdiction</th>
<th>Traditional</th>
<th>PPO</th>
<th>POS</th>
<th>HMO</th>
<th>HDHP (no HSA)</th>
<th>HDHP (w/ HSA)</th>
<th>% Self-funded</th>
<th>n</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>STATEWIDE</strong></td>
<td>1.4%</td>
<td>67.6%</td>
<td>2.0%</td>
<td>3.4%</td>
<td>10.5%</td>
<td>15.1%</td>
<td>68.3%</td>
<td>1,821</td>
</tr>
<tr>
<td>State of Ohio</td>
<td>-</td>
<td>100.0%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>100.0%</td>
<td>1</td>
</tr>
<tr>
<td>Counties</td>
<td>-</td>
<td>65.5%</td>
<td>4.2%</td>
<td>5.6%</td>
<td>11.3%</td>
<td>13.4%</td>
<td>75.4%</td>
<td>142</td>
</tr>
<tr>
<td>Cities</td>
<td>1.2%</td>
<td>57.2%</td>
<td>0.3%</td>
<td>4.0%</td>
<td>10.8%</td>
<td>26.5%</td>
<td>47.4%</td>
<td>325</td>
</tr>
<tr>
<td>Townships</td>
<td>3.8%</td>
<td>40.5%</td>
<td>5.3%</td>
<td>1.5%</td>
<td>31.3%</td>
<td>17.6%</td>
<td>23.7%</td>
<td>131</td>
</tr>
<tr>
<td>School Districts &amp; ESCs</td>
<td>1.4%</td>
<td>76.0%</td>
<td>1.6%</td>
<td>2.7%</td>
<td>6.9%</td>
<td>11.4%</td>
<td>82.5%</td>
<td>1,070</td>
</tr>
<tr>
<td>Colleges &amp; Universities</td>
<td>-</td>
<td>65.7%</td>
<td>2.9%</td>
<td>7.1%</td>
<td>1.4%</td>
<td>22.9%</td>
<td>65.7%</td>
<td>70</td>
</tr>
<tr>
<td>Special Districts</td>
<td>2.4%</td>
<td>46.3%</td>
<td>3.7%</td>
<td>6.1%</td>
<td>30.5%</td>
<td>11.0%</td>
<td>26.8%</td>
<td>82</td>
</tr>
<tr>
<td><strong>% Self-funded</strong></td>
<td>69.2%</td>
<td>76.3%</td>
<td>55.5%</td>
<td>32.2%</td>
<td>42.1%</td>
<td>54.5%</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>n</strong></td>
<td>26</td>
<td>1,230</td>
<td>36</td>
<td>62</td>
<td>192</td>
<td>275</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>


Note: Total number of plans excludes 15 plans stating no insurance offered and 22 plans stating plan type “other”.

- Preferred Provider Organizations (PPOs) continue the status of most utilized plan type. PPOs represent 67.6% of all medical plans statewide.
- In jurisdictions that offer only one plan to employees, over three-quarters (75.9%) (564 of 743 plans) have PPOs.
- The frequency of high deductible health plans (HDHPs) has increased since the 2013 survey. HDHPs now make up 25.6% of plans statewide, compared to 21.0% in 2013. School districts remain the least likely to offer HDHPs to employees in 2014.
- Self-funded plans have increased 3.6% since last year. Townships remain the least likely of all jurisdictions to be self-funded, as many townships have few employees. Schools and Counties are the most likely to be self-funded as a large portion are members of consortia.