

U. T. System: Proposed Amendment of the Regental Policy Entitled The University of Texas System Professional Medical Liability Benefit Plan, Article II, Section A. (Definitions) and Approval of Premium Rates for Faculty and Resident Dentists to be Effective March 1, 2003

RECOMMENDATION

The Chancellor concurs in the recommendation of the Acting Executive Vice Chancellor for Health Affairs and the Vice Chancellor and General Counsel that the Regental Policy entitled The University of Texas System Professional Medical Liability Benefit Plan, Article II, Section A., regarding definitions be amended to provide coverage for U. T. System faculty and resident dentists effective March 1, 2003, as shown below in congressional style. Approval is also recommended that premium rates at each health component as shown in item b. be effective March 1, 2003.

- a. Amend The University of Texas System Professional Medical Liability Benefit Plan as follows:

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**ARTICLE II
DEFINITIONS**

This Plan shall be known as the Professional Medical Liability Benefit Plan ("Plan"). Unless otherwise required by the context, the following terms shall control:

A. *Medical Members* shall mean:

1. Medical doctors, oral surgeons, oral pathologists, dentists, doctors of osteopathy, and podiatrists appointed to the full-time faculty of a medical school or hospital of the System, medical doctors employed full-time in health services at and by a general academic institution of the System, residents of such disciplines participating in a patient-care program in the System, and fellows whose salaries are paid by a System health component, who are duly licensed, credentialed, and registered to practice their profession;

2. Medical doctors, oral surgeons, oral pathologists, dentists, doctors of osteopathy, and podiatrists appointed to the faculty of a medical school or hospital of the System on a part-time or volunteer basis, and who either devote their total professional service to such appointments or provide services to patients by assignment from the department chairman. For purposes of the Plan, such persons are "Medical Members" only when providing services to patients in conjunction with supervision of medical students or resident physicians by assignment from the department chairman and shall become participants in the Plan only as provided in Article IV, Section 2; and

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- b. Approve initial premium rates for faculty and resident dentists at each component as listed below:

**The University of Texas System Self Insurance Plan
Dental Rates by Health Component**

<u>Health Component</u>	<u>Proposed Rates as of 3/1/2003</u>	
	<u>Faculty</u>	<u>Resident</u>
<u>Dentist - General</u>		
UT Cancer Center	\$ 695	\$ 349
UT SMC Dallas	\$ 641	\$ 322
UTMB Galveston	\$ 947	\$ 475
UT HSC Houston	\$ 854	\$ 429
UT HSC San Antonio	\$ 770	\$ 388
UT HC Tyler	\$ 854	\$ 429
<u>Dentist - Oral Surgery</u>		
UT Cancer Center	\$3,107	\$1,561
UT SMC Dallas	\$2,868	\$1,440
UTMB Galveston	\$4,234	\$2,123
UT HSC Houston	\$3,819	\$1,918
UT HSC San Antonio	\$3,445	\$1,733
UT HC Tyler	\$3,820	\$1,919

Note: Dentist General Rates = Physician Class 1 Rates Effective 3/1/2003 x 0.35
Dentist-Oral Surgery Rates = Physician Class 2 Rates Effective 3/1/2003

BACKGROUND INFORMATION

Pursuant to the authority of Chapter 59 of the Texas Education Code, the U. T. Board of Regents adopted The University of Texas System Professional Medical Liability Benefit Plan to provide coverage for certain medical staff and medical students of the U. T. System. The Plan (formerly known as the Professional Medical Liability Self-Insurance Plan) went into effect April 1, 1977, and is funded by the payment of premiums from the practice plans of the component health institutions of the U. T. System. At the time of its inception until present, the Plan did not provide coverage to the U. T. System dentists. The current commercial insurance climate in Texas has prompted the various U. T. System health components to seek more cost-effective coverage for their dentists. The proposed rates are based upon actuarial analysis by Tillinghast-Towers Perrin to determine appropriate premium rates for Plan coverage of both general dentists and those dentists who perform surgical procedures.

This item was reviewed by the Health Affairs Committee in January 2003.