



University Senate

Introduced by: University Life Council

Date: May 15, 2006

Mandatory Health Insurance for all Matriculated Students

IT IS HEREBY PROPOSED THAT THE FOLLOWING BE ADOPTED:

That all matriculated students at the University at Albany be required to purchase a University at Albany approved health insurance policy which will be in effect at all times that the student is enrolled for courses unless the student provides written proof of enrollment under a policy accepted as an appropriate substitute and is therefore approved for a waiver of the University at Albany's policy.

- I. That the attached proposal be approved by the University Senate.
- II. That the implementation be effective Fall, 2007 or as soon thereafter as possible.
- III. That this bill be referred to the President for approval.

RATIONALE:

ULC has learned that approximately 20% of Albany's students have no medical insurance. Lack of coverage leads to lack of receipt of off-campus health care, which leads to the inability of students to successfully complete their academic plans on schedule. Further, their lack of timely and appropriate health care endangers the health of all who work or study on campus.

ULC understands that there are currently RFPs for health insurance being studied by the university. It is also ULC's understanding that whatever contract is entered into will include the handling of the waiver procedure by the insurance company as part of its services.

ULC also understands that if insurance is made a mandatory fee rather than remaining an option for students, financial aid will be usable against this amount.

APPENDICES: minutes of SHAC committee which studied this problem:

**Student Health Advisory Committee Meeting
November 19, 2004**

Members present: Anne Hildreth, John Murphy, Dana Mauch, Rosann Santos
Sophia Hammett-Turner, Dr. Peter Vellis

John Murphy, Chair of the Committee began the meeting and refreshed the committee about the history of SHAC and the topic of mandatory health insurance with a hard waiver.

The committee was created by Vice President Doellefeld to attend to issues related to student health. Issues dealt with have included defibrillators on campus and Five Quad Ambulance Service. The last 2 years the committee has focused on Student Health Insurance because some 25-30% of our students do not have health insurance.

During the past two-years we have recommended that the University move forward and find an insurance carrier for students who don't have any health insurance. The insurance is not yet in place because the tuition was raised recently and implementation would have meant two fee increases for students in the same year.

Dr. Vellis has been working on the RFP with representatives from the University Auxiliary Services. If a student already has insurance or is covered under insurance by parents, then the student's insurance fee would be waived –student would need to provide proof.

John Murphy recommended that Dr. Vellis and he present information regarding the mandatory health insurance to the Student Senate to gain their input and feedback.

Dr. Vellis reported that the Request For proposals (RFP) is being developed and that the second to last draft is on his desk. He is estimating that the cost of the premium would be \$800-900 range. So the cost for the student would be \$400-\$450 for the fall and the same amount for the spring which would also cover the summer without additional cost.

Dr. Vellis indicated that the state of Massachusetts adopted the fee several years ago ---Other schools are using the hard waiver and Albany will do so when the plan is implemented.

Professor Hildreth was concerned about the poorer students who cannot afford to pay the fee. John Murphy said that Financial Aid/EOP are aware and would make adjustments to aid.

Sophia ---**question** --what information would be contained in the hard waiver?
answer --policy #, state including the region of the state where coverage is provided.

Anne ---- **question**--- number of students who do not have coverage??
answer --25-30% of the student body.

One problem of being uninsured is that if a student is seriously ill and does not have insurance, the student may be forced to withdraw from school. Although we recruit athletes from various states, athletes have their own insurance.

John -----other University Centers have Student Health Insurance in place.

Peter -----provides up to \$200 ----\$500.

\$25,000 per condition per year –may raise that up to \$50,000

Rosann--- **question** --Is there an option for family??? Yes, separate category –we are not going to have students subsidize family.

Anne ----**question** -- Will student health insurance be difficult to sell to the parents/students?

John said there is a need to educate the population –need to meet with S.A. leadership and Senate. He anticipates that most people will support the measure once they understand the need for the insurance and the potential dire consequences for those student without insurance that become ill.

Sophia- **comment** regarding offices (such as Financial Aid/EOP) being informed because having to buy student health insurance would force a student to take additional loans.

Peter – some students who are not insured can afford insurance but they choose not to pay it.

Anne – need a way to make more resources available to those who need. John said that the 10% administrative fee might be reserved, in part, and used for needy students. Anne proposed a motion that we once again recommend mandatory health insurance with a hard waiver. Rosann seconded the motion and the committee was in unanimous agreement.

Meeting was adjourned at 10:33am.