

UNIVERSITY SENATE
UNIVERSITY AT ALBANY
STATE UNIVERSITY OF NEW YORK

Introduced by: University Life Council

Date: November 21, 2011

RESOLUTION TO INSTITUTE A “HARD WAIVER” HEALTH INSURANCE PROGRAM FOR UNDERGRADUATE STUDENTS.

- o Whereas uninsured students are at risk of a health related catastrophe that could end their college career;
- o Whereas uninsured students who visit the University Health Center are reluctant to seek necessary specialty care, obtain lab work or have essential radiologic studies performed due to out of pocket expense;
- o Whereas UAlbany is the only SUNY University Center without a hard waiver insurance program and most SUNY comprehensives also require all students to be insured;
- o Whereas in 2014, everyone will be required to have health insurance and college plans will be the most economical plan available for students;

Be it resolved that the University Senate endorses the implementation of a “hard waiver” student health insurance program.

SUPPLEMENTAL INFORMATION

- ✓ A hard waiver insurance program is one where students must provide evidence of adequate health insurance coverage in order to “waive out” of purchasing the University’s health insurance plan.
- ✓ Nationally, 20% of college age students are without health insurance. We believe our population is similar and that approximately 15 -18% will need insurance coverage.
- ✓ Financially disadvantaged students will have even greater access to New York State sponsored plans (Medicaid, Child Health Plus, Family Health Plus) thereby having the ability to waive out of a possible hard waiver plan at UAlbany.
- ✓ Beginning in 2014, everyone will be required to have health insurance. College plans will be the most economical plan available for students.

- ✓ The plan will be set up specifically for the needs of the college age population with United Health Care.
- ✓ A “hard waiver” program is considered a “best practice” on a college campus. UAlbany is the only SUNY University Center without hard waiver insurance and most SUNY comprehensives also require this. None have seen changes in enrollment as a result.
- ✓ Students up to age 26 can remain on their parent’s plans.
- ✓ According to a recent CDC survey as well as the National Health Interview survey, in the first quarter of 2011 there were 900,000 fewer uninsured adults in the 19-25 year age compared with 2010 because children can remain on parents’ plans longer.
- ✓ Moving to a hard waiver can decrease annual premium of the optional health insurance offered by the Health Center by 20% or more.