INTRODUCED BY: University Life Council

DATE: November 21, 2011

PROPOSAL TO INSTITUTE A “HARD WAIVER” HEALTH INSURANCE PROGRAM FOR FT UG STUDENTS EFFECTIVE FOR THE 2012-2013 ACADEMIC YEAR.

IT IS HEREBY PROPOSED THAT THE FOLLOWING BE ADOPTED:

1. The University at Albany implement a “hard waiver” student health insurance program for all full time undergraduate students, consistent with best practices in college student health services.

2. That by implementing a hard waiver insurance program, students must provide evidence of adequate health insurance coverage in order to “waive out” of purchasing the University’s health insurance plan.

3. That this proposal be forwarded to President George M. Philip for approval.

RATIONALE

THE CASE FOR HEALTH INSURANCE FOR ALL UALBANY STUDENTS
- Uninsured students are at risk of a health related catastrophe that could end their college career. Even one trip to the ER is typically more than the annual cost of health insurance.
- Uninsured students who visit the Health Center are reluctant to see a specialist, get lab work done, or even get a broken bone set due to the cost.
- Nationally, 20% of college students attend school without health insurance. We believe our population is similar.
- Plans can be set up specifically for the needs of the college age population.
- It 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.
- Insured students make for a “HEALTHIER NEW YORK”.

NEW HEALTHCARE REFORM

- Beginning in 2014, everyone will be required to have health insurance. College plans will be the most economical plan available for students.
- Students up to age 26 can remain on their parent’s plans.
- 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.
- 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.

“HARD WAIVER” SYSTEM TO INSURE ALL STUDENTS AT LOWER PREMIUMS

- A “hard waiver” is defined as a system where all students are initially charged the school’s health insurance fee which they can waive out of by providing proof of adequate/comparable health insurance.
- Moving to a hard waiver can decrease annual premiums by 20%.