

SPECIAL INTEREST COMMITTEE ON HEALTH



**GRADUATE STUDENT
ASSOCIATION**

OVERVIEW

- Purpose of the SICH
- First-hand experiences
- Burden of Health Insurance – An Opportunity for UT
- Shortcomings of the current setup
- Next steps

PURPOSE OF THE COMMITTEE

- Be able to explain benefits, deductibles, co-insurance and other common language
- Improve communications between the Office of Student Advocacy and Support, graduate students and other relevant parties
 - Especially related to deadlines of enrollment and waivers, changes in providers, and other relevant information
- Communicate with Executive Board of the GSA, COGS, and UT administration concerns and other relevant information gathered
- Continue to advocate and improve the graduate student experience through beginning and continuing the health insurance concern
- Consult with or refer graduate students to the Office of Student Advocacy and Support when necessary in a timely manner
- Present a report at the General Assembly meetings every month

FIRST-HAND EXPERIENCE

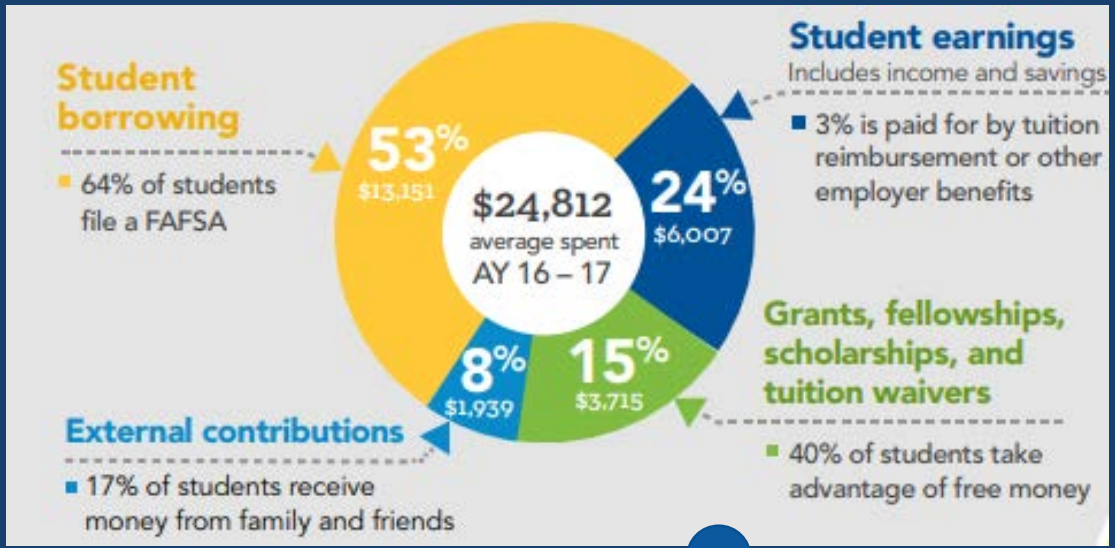
- Shared by Cara:
 - Graduate student has chronic health condition
 - Requires an intravenous drug treatment every 8 weeks
 - UT health insurance switched providers and she was not notified
 - This lead to her drug treatment being canceled
 - Her medication requires prior authorization from insurance
 - She had no assurance that a different provider would cover her medicine
- Other Testimony
 - Students regret at choosing UT versus other university that may offer insurance and stipend
 - Students being unaware of changes, without insurance for weeks, and others
 - AND MORE!



LIFE OF A GRADUATE STUDENT

\$ 77% of students borrow for grad school

47% of grad students have at least one federal loan



Health Insurance

- \$ 2,986 (Bronze)/ \$ 4,665 (Gold)
- 21% of stipend before taxes (Bronze)*
- 33% of stipend before taxes (Gold) *

* \$ 14,000/year

LIFE OF A GRADUATE STUDENT

Living Wage Calculation for Lucas County, Ohio

The living wage shown is the hourly rate that an **individual** must earn to support their family, if they are the sole provider and are working full-time (2080 hours per year). All values are **per adult in a family** unless otherwise noted. The state minimum wage is the same for all individuals, regardless of how many dependents they may have. The poverty rate is typically quoted as gross annual income. We have converted it to an hourly wage for the sake of comparison.

For further detail, please reference the [technical documentation here](#).

Hourly Wages	1 Adult	1 Adult 1 Child	1 Adult 2 Children	1 Adult 3 Children	2 Adults (1 Working)	2 Adults (1 Working) 1 Child	2 Adults (1 Working) 2 Children	2 Adults (1 Working) 3 Children	2 Adults (1 Working Part Time) 1 Child*	2 Adults	2 Adults 1 Child	2 Adults 2 Children	2 Adults 3 Children
Living Wage	\$10.01	\$22.05	\$25.76	\$32.79	\$17.08	\$19.85	\$22.85	\$25.30	\$15.42	\$8.54	\$11.90	\$14.44	\$16.71
Poverty Wage	\$5.80	\$7.81	\$9.82	\$11.83	\$7.81	\$9.82	\$11.83	\$13.84		\$3.90	\$4.91	\$5.91	\$6.92
Minimum Wage	\$8.30	\$8.30	\$8.30	\$8.30	\$8.30	\$8.30	\$8.30	\$8.30		\$8.30	\$8.30	\$8.30	\$8.30

UT Stipend - \$ 14,000 → \$ 6.73/hour

NEED FOR HEALTH INSURANCE

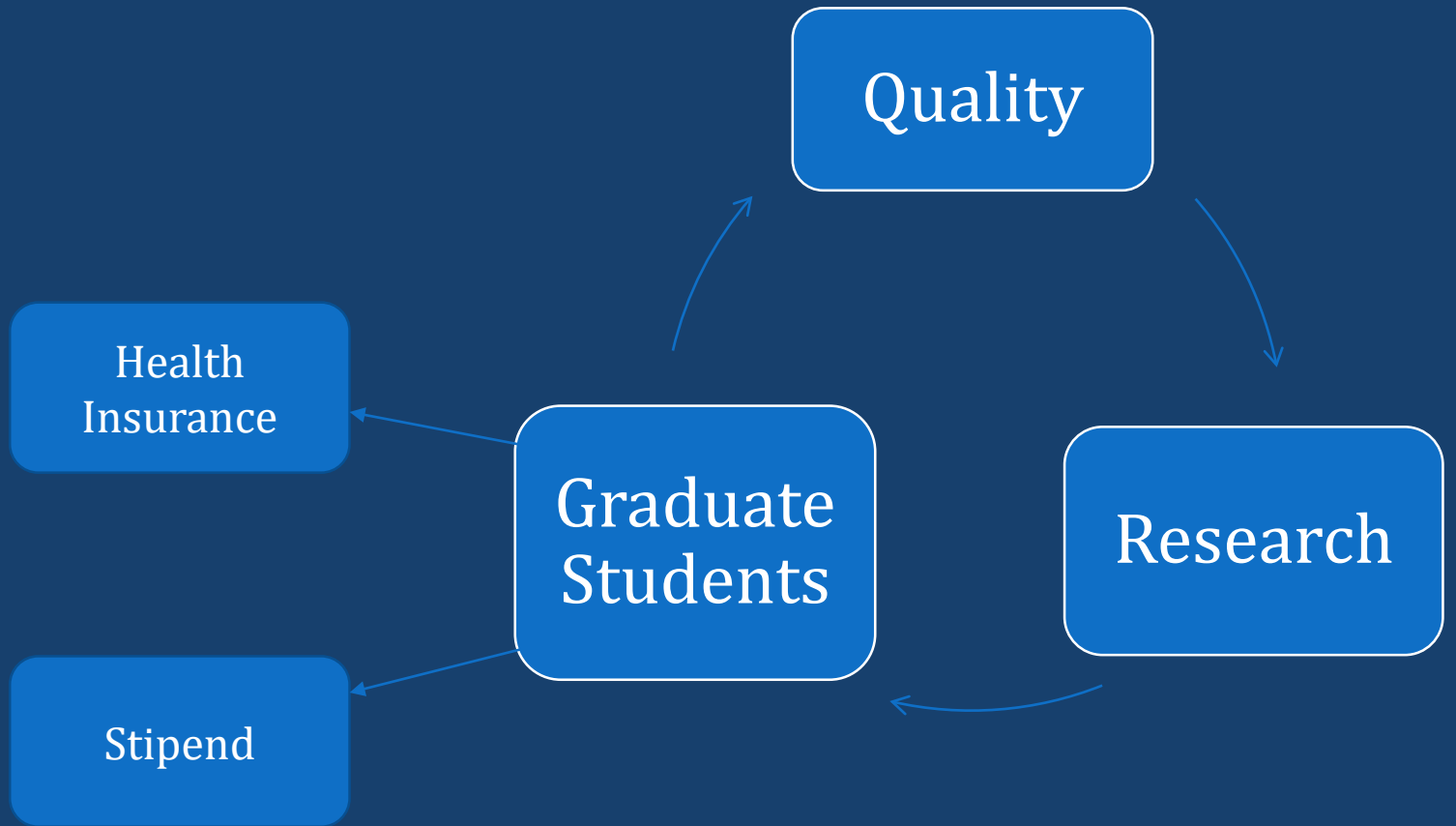
- Not all are healthy, which may be false assumption based on age
- Financially vulnerable due to variance in stipend, employment or unemployment, and others
- Coverage promotes preventive care and early detection
- Coverage supports work and productivity
- Promotion of the university's student-centered focus
- Creating environment that is desirable for quality students
- Supporting a population of students that brings money and employees to the university



OPPORTUNITY FOR UNIVERSITY OF TOLEDO

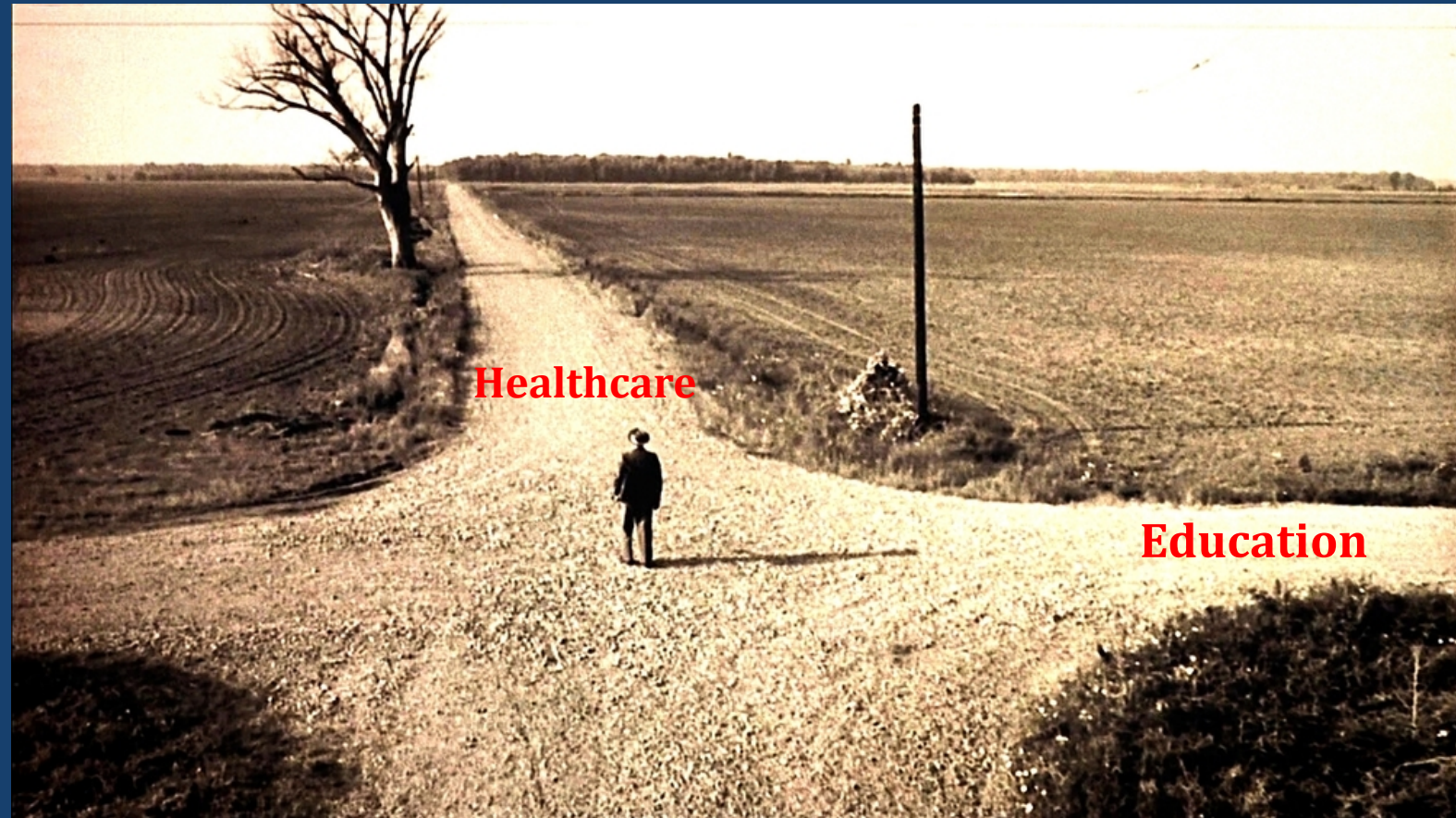


Undergraduate and Graduate Students!



INCLUSION AND SOCIAL JUSTICE

- Disadvantaged groups often have to choose between education and healthcare
- High health care insurance premiums limit the marginalized groups to be actively involved in GA → marginalization
- Perpetuates exclusion and social injustice with respect to education along with healthcare



Healthcare costs are a barrier to education among disadvantaged socioeconomic groups 9

ISSUES WITH CURRENT PLAN

- Affordability: 20% -30% of stipend
- Confusing
 - Website
 - Language
 - Pricing and payment
 - What benefits differ amongst the plans?
 - Language
- Lump-sum payment
- Premiums comparison
 - University of Toledo - \$ 2,986/year
 - BGSU/Ohio University - \$ 2,180/year
 - Kent State University - \$ 1,720
- Lack of continuity – disruption every year
 - Use of the Student Educational Benefit Trust
- Lack of university communication with its students

<i>BRONZE PLAN GRADUATE DOMESTIC/INTERNATIONAL</i>	Fall 2018	Spring 2019/Summer 2019	Summer 2019 **
– Deductible \$0/\$800/\$1600 – Unlimited Medical with \$6,250 Out of Pocket MAX – Unlimited Pharmacy with Patient Co-Pay	(August 11, 2018 – December 31, 2018)	(January 01, 2019 – August 10, 2019)	(New or Transfer Student Only) (May 15, 2019 – August 10, 2019)
Student Only	\$1,212	\$1,774	\$922
Student + Spouse	\$4,436	\$6,494	\$3,375
Student + Children	\$3,141	\$4,599	\$2,390
Family	\$6,365	\$9,319	\$4,843
<i>SILVER PLAN GRADUATE DOMESTIC/INTERNATIONAL</i>			
– Deductible \$0/\$600/\$1200 – Unlimited Medical with \$5,250 Out of Pocket MAX – Unlimited Pharmacy with Patient Co-Pay			

SOLUTIONS: SHORT-TERM GOALS

- Create a more user-friendly website
 - Make it easy to understand
 - Goal – upload easy to understand PDF by end of semester
 - Goal – website overhaul by January 14th
- Health Insurance Committee involving
 - COGS
 - Student Affairs
 - Finance
 - Dan Boyle of the Office of Student Advocacy and Support
 - GSA – SICH
- Educational seminars on Health Insurance for students – involve the professional development committee
- URGENT- send weekly email to students making them aware of open enrollment deadline at ACA Marketplace (ideally start next week)

SOLUTIONS: LONG-TERM GOALS

- Explore options to integrate student health insurance with UT Employee Insurance
 - Ensure continuity of care
 - Better coverage
 - Bigger risk pool for UT → savings for UT Health Plan
 - Even a subsidy to students would be beneficial to UT Health Plan
 - Estimated excess (premium – spend) of \$ 1,898,000/year for the UT Health Plan assuming 1,000 students enrolled in the UT employee plan
 - Make UT more competitive and desirable
- Involve the committee(s) in the administration of health insurance
- Plan better for next year to ensure no gaps in care or disruption
- Hire a care navigator for student health insurance