



## Council Resolution 05 (CR05) Dependent Health Insurance Reform for 2016-17



**WHEREAS** the Graduate Student Association of UC San Diego (GSAUCSD) represents graduate and professional students, some of whom have spouses and/or children hereafter referred to as Dependents, and these Dependents require health care coverage as a result of the Affordable Care Act;

**WHEREAS** UCSD enrolled graduate and professional students, hereafter referred to as Graduate Students, are eligible to enroll in the University of California Student Health Insurance Plan (UC SHIP);

**WHEREAS** Dependents of Graduate Students may purchase health insurance through UC SHIP, however, the premiums are currently 1.25 times as expensive for Dependents than for Graduate Students;

**WHEREAS** one of the founding key objectives of UC SHIP was to provide "affordable and quality coverage for dependents of graduate students" [\[1\]](#);

**WHEREAS** during the 2013-2014 academic year, GSAUCSD passed council resolution - 07 (CR-07), which reduced Dependent premiums from 2.15 times premiums of Graduate Students, which were unaffordable for a family supported by a single graduate student salary, to 1.5 times premiums of Graduate Students [\[2\]](#);

**WHEREAS** during the 2014-2015 academic year, GSAUCSD passed council resolution - 05 (CR-05), which reduced Dependent premiums from 1.5 times premiums of Graduate Students, to 1.25 times premiums of Graduate Students [\[3\]](#);

**WHEREAS** in the same resolution (CR-05), GSAUCSD further endorsed lowering the dependent rate to 1.0 for the 2016-17 year;

**WHEREAS** SHIP administrators at UC San Diego have projected the effect on premiums for Dependents and Graduate Students under a "1.0 Ratio" plan;



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**WHEREAS** according to these projections, a “1.0 Ratio” plan will, for the 2016-2017 year, reduce Dependent quarterly premiums by approximately \$281 and increase Graduate Student quarterly premiums by approximately \$3;

**WHEREAS** the “1.00 Ratio” plan makes UC SHIP Dependent insurance more competitive with the current premium rates for dependents found through the state-mandated insurance exchange Covered California;

**WHEREAS** these plans and projections shall be reviewed by UC-sponsored actuaries;

**BE IT RESOLVED** the GSAUCSD endorses reducing Dependent premiums from 1.25 to 1.00 times Graduate Student premiums in 2016-17;

**BE IT FINALLY RESOLVED** the GSAUCSD endorses these changes going into effect for the next insurance calendar year.

[1] [Report of the Graduate Student Health Insurance Program \(GSHIP\) Workgroup, p. 13 \(2009\)](#)

[2] [GSA Council Resolution #7: Dependent Health Care Insurance Reform \(2013-2014\)](#)

[3] [GSA Council Resolution #5: Dependent Health Care Insurance Reform \(2014-2015\)](#)

**Voted and Passed in GSA Council Meeting #7: 11/30/15 (Y/N/A - 33/0/2)**

**Certified: Lindsay M. Freeman, 01/26/16**