

Council Resolution - 07 (CR-07): Dependent Health Care Insurance Reform



WHEREAS, the Graduate Student Association (GSA) represents graduate students, some of whom have spouses and/or children heretofore referred to as Dependents, and these Dependents require health care coverage as a result of the Affordable Care Act;

WHEREAS, Dependents may purchase health insurance through the Student Health Insurance Program (SHIP), however, the premiums are currently twice as expensive for Dependents than for enrolled graduate students;

WHEREAS, one of the founding key objectives of GSHIP was to provide "affordable and quality coverage for dependents of graduate students";¹

WHEREAS, SHIP Dependent premiums are currently 2.15 times premiums for an enrolled students, and are thus unaffordable for a family supported by a single graduate student salary;

WHEREAS, SHIP administrators have projected the effect on premiums for Dependents and enrolled students of combining the risk pools of those two groups;

WHEREAS, according to these projections a "125% of Student" plan as described in Appendix I of this resolution will reduce Dependent premiums by roughly \$3,564.54 and increase enrolled student premiums by \$51.07, a "150% of Student" plan will reduce Dependent premiums by roughly \$2,938.78 and raise enrolled student premiums by \$39.80, and a "175% of Student" plan will reduce Dependent premiums \$2,313.03 and raise enrolled student premiums by \$28.54;

WHEREAS, the "125% of Student" plan makes SHIP dependent insurance competitive with the current premium rates for dependents found through the state-mandated insurance exchange Covered California;

WHEREAS, these plans and projections have been proposed by UC-sponsored actuaries;

BE IT RESOLVED, the Graduate Student Association (GSA) endorses pooling dependent and enrolled student risk pools in 2014-15;

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

BE IT FURTHER RESOLVED that for 2014-15, the GSA endorses setting the dependent premium at 150% of the enrolled student premium assuming the same number of dependents enroll, as based on projections granted by the actuaries in Appendix I;

BE IT FURTHER RESOLVED, that if at the end of the 2014-15 academic year the UC-San Diego SHIP insurance program has not incurred a deficit greater than 10% of the projected expenses, that the GSA endorses setting the dependent premium at 125% of the enrolled student premium based on the 2014-15 enrollment figures unless otherwise determined by a future GSA resolution;

BE IT FURTHER RESOLVED, the Graduate Student Association recommends the council consider making dependent health insurance 100% of enrolled student premiums and further recommends making dependent health insurance mandatory in 2015-16, pending further data gathered after the initial lowering of dependent premiums in 2014-15;

BE IT FINALLY RESOLVED, the Graduate Student Association endorses these changes for going into effect for the next insurance calendar year.

Voted & Passed in GSA Council Meeting 10: 03/10/2014 (Y/N/A - 38/0/0)
Certified: Rahul S. Kapadia, 03/11/2014