

**The University Senate of Michigan Technological
University**

Resolution 21-23

Improve Michigan Tech's Graduate Student Health Care Benefits

(Voting Units: All)

Submitted by: the Senate Committee for Fringe Benefits

Whereas, access to health care is not codified as a human right to be covered via a national insurance system in the United States;

Whereas, health care expenses associated with illness, accidents, or mental health can jeopardize a graduate student's success in one's degree program, or even destabilize their financial situation more broadly;

Whereas, Michigan Tech requires all international students to hold comprehensive health insurance, and graduate students who are U.S. citizens are required by law to maintain health insurance;

Whereas, only fully supported (GTA, GTI, GRA, and GA) graduate students receive university-sponsored health insurance; partially supported or self-supported students need to provide their own insurance;

Whereas, proof of health insurance is required by Michigan Tech to confirm active enrollment and to pay tuition fees for all graduate students;

Whereas, a recent change in health insurance provider from Blue Cross Blue Shield of Michigan (BCBSM) to United Healthcare (UHC) forced students to change their medical provider, while increasing the yearly premium from \$1660 to \$2151, a more than 29% increase;

Whereas, the lack of communication and timeliness associated with the change caused a lot of anxiety and uncertainty among students, worsened by being without adequate healthcare coverage during a global pandemic;

Whereas, the Graduate Student Government (GSG) at Michigan Tech was required to advocate for improvements in university-offered insurance coverage, winning support for 1) increasing the health insurance subsidy from 75% to 100% for fully supported graduate students, and 2) gaining a 50% subsidy for dependents of supported graduate students;

Whereas, the GSG had to devote significant time to advocate for commonsense coverages including being a passenger in a motor vehicle accident, and skiing and snowmobiling related injuries;

Whereas, the new healthcare plan provided by UHC no longer covers dental and vision so graduate students must purchase their own insurance for these services if desired;

Whereas, graduate student stipends have not kept up with the inflation;

Whereas, the GSG does not have formal representation in the University Senate nor dedicated staff (official representation) support through the Graduate School or Human Resources to assist with bargaining over health insurance coverage;

RESOLVED, The University Benefits Office should refill the Student Benefits Coordinator position whose responsibility would be to advocate for students with respect to insurance coverage by identifying their needs, and by assisting with overseeing the procurement of a comprehensive and cost-effective health insurance plan as well as its ongoing management

RESOLVED, the University should investigate a tiered health insurance system for graduate students, similar to the one offered to faculty and staff, that provides graduate students full coverage for dependents and spouses/designated individuals

RESOLVED, University benefits should include vision and dental benefits as part of the graduate student health insurance as done prior to 2022 and to be competitive with our peer institutions' graduate health insurance plans (Figure 1)

RESOLVED, University Benefits Advisory Committee's (BAC) composition should also include the Student Benefits Coordinator, a GSG representative, and a Graduate School administrative representative in meetings when student benefits are discussed.

Figure 1: Comparable Institutions Benchmarking Figures

2019-20 Student Health Insurance Benchmark

University	Provider	Univ. Health Center	Health Service Fee ⁽¹⁾	Min. Stipend (19-20) ⁽²⁾	Univ. Subsidy	Insurance Premium ⁽¹⁾	Univ. Contr.	In-Net Ded ⁽²⁾	Dental Benefit	Vision Benefit	Cost to stud (incl. ded) ⁽²⁾	Cost to stud (no ded)	Stud support package ⁽³⁾ (no tuition)	Family / Dependents
Colorado School of Mines	United HealthCare	Yes	\$110.22	\$12,360.00	100.00%	\$2,600.00	\$2,600.00	\$0.00	No	Yes	\$0.00	\$0.00	\$15,070.22	support determined by dept. CSM plan does not support dependents. Students generally move to the CO state health insurance exchange & dept modifies TA/RA contract.
Georgia Institute of Technology	Blue Cross Blue Shield	Yes	\$344.00	\$17,796.00	70.00%	\$2,095.76	\$1,467.03	\$250.00	Yes	Yes	\$870.70	\$628.73	\$19,607.03	Subsidy only for students
Illinois Institute of Technology	Aetna	Yes	\$0.00	\$19,500.00	0.00%	\$1,499.00	\$0.00	\$300.00	Yes	Yes	\$1,799.00	\$1,499.00	\$19,500.00	None. Dependents not serviced at the health center
Michigan State	Blue Cross Blue Shield	Yes	\$0.00	\$14,688.00	100.00%	\$2,520.00	\$2,520.00	\$450.00	Yes	Yes	\$450.00	\$0.00	\$17,208.00	Up to \$2500 for spouse or child. Up to \$2700 for spouse & child(ren).
Michigan Tech	Wellfleet	No	\$0.00	\$16,590.00	75.00%	\$2,577.00	\$1,932.75	\$750.00	Yes	Yes	\$1,394.25	\$644.25	\$18,522.75	Subsidy only for students
New Jersey Institute of Technology ⁽⁴⁾	Aetna	Yes	\$3,116.00	\$23,994.00	100.00%	\$1,543.00	\$1,543.00	\$100.00	No	Yes	\$100.00	\$0.00	\$28,653.00	None
Rensselaer Polytechnic Institute	Capital District Physicians' Health Plan (CD PHP)	Yes	\$656.00	\$22,000.00	0.00%	\$1,314.00	\$0.00	\$0.00	Yes	No	\$1,314.00	\$1,314.00	\$22,656.00	None
University of Michigan	Grad Care - Blue Cross Blue Shield	Yes	\$398.00	\$21,779.00	100.00%	\$3,144.00	\$3,144.00	\$0.00	Yes	Yes	\$0.00	\$0.00	\$25,321.00	Full coverage for all dependents
Virginia Tech	Aetna	Yes	\$471.00	\$26,370.00	88.00%	\$3,175.00	\$2,794.00	\$450.00	Yes	Yes	\$831.00	\$381.00	\$29,635.00	Univ subsidy extended for family members/dependents
Wayne State	Total Health (HMO)	Yes	\$0.00	\$20,792.00	79.00%	\$4,062.24	\$3,209.17	\$0.00	Yes	Yes	\$853.07	\$853.07	\$24,001.17	Univ subsidy extended for family members/dependents

1. Fall & Spring semesters.
 2. Min. cost to student = Student's share of insurance premium + In-network deductible.
 3. Cost to univ per student = Stipend + Health Service Fee + (Univ subsidy × Insurance premium).
 4. NJIT assesses a University Fee (\$189/credit, up to a maximum of \$1558 per semester) to support a variety of cost, including supporting the Student Health Services Office.

Schools with subsidy for students : 8 / 10
 Schools extending subsidy to their dependents : 5 / 8
 Schools w/ no subsidy for dependents : 3 / 8