Senate of the Associated Students of the University of Nevada

89th Session, 2021-2022

A RESOLUTION IN OPPOSITION OF THE MANDATED STUDENT HEALTH INSURANCE PLAN (SHIP)

Resolution Number: 57

Authored By: Senator Ribeiro

Sponsored By: 2021-2022 Student Government Assembly

Whereas, the University of Nevada, Reno currently has a partnership with Aetna Student Health to ensure all enrolled undergraduate, graduate, and international students have the option for affordable health care;[1]

Whereas, the current available health plan for the 2021-2022 academic year is required for School of Medicine, international, and graduate students, and completely optional for undergraduate students;

Whereas, this optional plan for undergraduates is approximately $4,134 a year for individual coverage;

Whereas, this is mandatory only for certain parties because many graduate students are employed by the university, and international students are near guaranteed to not have a plan for coverage if they are on school visas or staying temporarily-- hence their lower premiums, while School of Medicine students have a higher risk in regard to paying premiums and are therefore mandated to have coverage;[2]

Whereas, Despite the already existing optional plan through Aetna for undergraduates, the Board of Regents will be considering a Student Health Care Plan that is mandatory for all "domestic degree seeking undergraduate students, who are enrolled in twelve or more credits in a semester;"[3]

Whereas, the only students who would be able to opt out of this option would be students who are

[1] https://www.aetnastudenthealth.com/schools/reno/sbc2122.pdf
[2] https://www.unr.edu/grad/student-resources/health-insurance
[3] Specific language provided by Dr. Hug-English, director of Student Health Center

already currently enrolled in another medical plan that has equal to the coverage to UNR's policy, either under their parents or through their own outside coverage;

Whereas, for the sake of clarity, equal coverage in this sense is considered having a minimum deductible of $350, an equal co-pay, and coverage of the same procedures and services;

Whereas, the fee would be in addition to the Student Health Center Fee that all students already pay in their tuition, and can be covered through financial aid, student loans and/or scholarships;

Whereas, The Student Health Center has also been restructured recently as the Board of Regents have approved that all students enrolled in one credit or more pay the $93 health center fee in their tuition, as well as a $46 fee if they are enrolled in summer session;[4]

Whereas, the fee of an estimated $2,300 per year has chances of it increasing and is therefore an estimate subject to change;

Whereas, Graduate School Dean, Dr. Zeh, has stated that this mandatory undergraduate plan would decrease premiums for graduate students, which is worth noting as the undergraduates will still have the higher premium of the two parties;

Whereas, student health insurance is a concept supported by the Associated Students of the University of Nevada, Reno (ASUN) as a way for students to cover unexpected accidents and/or illnesses that may occur, however, should remain an optional addition for the individual student regardless of an existing carrier or lack thereof in light of the economic turmoil of the pandemic;

Whereas, the target population that this is meant to serve are the uninsured students who likely face financial hardship and insecurity;

Whereas, however, this initiative would disproportionately impact marginalized students who are low-income, BIPOC, LGBTQ+, and first-generation college students who tend to experience intersectionality among these identities;

[4] https://nshe.nevada.edu/wp-content/uploads/file/BoardOfRegents/Agendas/2021/06-jun-mtgs/bor-refs/BOR-27.pdf

Whereas, not only would this automatic increase in tuition discourage minority students from pursuing higher education in the first place, but it disregards the systemic attitudes that make marginalized groups fear going to the doctor;[5]

Whereas, ASUN holds the strong expectation that more efforts need to be made so that marginalized communities have access to emergency funds in the first place before a hard-waiver system is implemented for all students;

Whereas, ASUN also insists that subsidy insurance options be thoroughly considered and explored for low-income students who are nowhere near capable of paying an increase in tuition, and the association cannot be in support of SHIP unless there is evident consideration of this option on behalf of the Board of Regents;

Whereas, many student fees go towards operation and facility costs to services on campus that many students have voiced they don't use, or use often enough;

Whereas, therefore, if another fee is being added, then arbitrary funds should be assessed so that low-income students still have some semblance of a chance of being able to pay for their full tuition;

Whereas, many aspects of this plan have not been solidified or communicated to campus entities and student governments, making it difficult to outreach to students considering the lack of knowledge and comprehension of the tuition increase;

Whereas, there has been minimal polling done at UNR for this initiative so there is little evidence to pull from, but in the past, it has been consistently apparent that students disapprove of smaller fees on a per-credit basis, as S.R 88-150 in support of the health center fee distribution passed with a slim majority of an 11-9 vote in the senate body;

Whereas, the little data that has been collected on this matter includes a UNLV student government survey which showed 77.8% of 158 students do not approve of a mandatory tuition increase of *below* $2,000, even *with* the opt-out option;

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[5] https://infoweb.newsbank.com/apps/news/openurl?ctx_ver=z39.88-2004&rft_id=info%3Asid/infoweb.newsbank.com&svc_dat=AWNB&req_dat=0D0CB57FA929414A&rft_val_format=info%3Aofi/fmt%3Akev%3Amtx%3Actx&rft_dat=document_id%3Anews%252F17D2AD46FAADA310

Whereas, with such evident disapproval shown on the range of smaller fees to larger fees, any significant increase such as this should be heavily consulted with students of the affected university;

Whereas, as with any swift and significant decision regarding long-term health of the entire student body, we have clear expectations for a comprehension of the impact and as well as an empirical foundation, and this proposal in its given form does not satisfy either of these fronts;

Be it resolved that, given the disregard to marginalized student experiences, lack of infrastructure with potential increases, and continuance of the Health Center Fee already in place, the Associated Students of the University of Nevada strongly oppose the implementation of a mandatory student health insurance;

Be it further resolved that, a copy of this resolution be sent to the following people:

- Jiego Lim, Director of Campus Wellness
- Keegan Murphy, Vice President of the Associated Students
- Austin Brown, President of the Associated Students
- Cheryl Hug-English, Medical Director of the Student Health Center
- Shannon Ellis, Vice President of Student Services
- Brian Sandoval, President of the University of Nevada, Reno
- Melody Rose, NSHE Chancellor
- Board of Regents:
    - Cathy Mcadoo, Chair
    - Dr. Patrick R. Carter, Vice Chair
    - Joseph C. Arrascada
    - Patrick J. Boylan
    - Byron Brooks
    - Amy J. Carvalho
    - Carol Del Carlo
    - Mark W. Doubrava
    - Jason Geddes
    - Donald S. McMichael Sr.
    - John T. Moran
    - Laura E. Perkins
    - Dr. Lois Tarkanian

Adopted in Senate on August 11th, 2021

Attest:

Hope Cronan, Senate Secretary

Jake Schein, Speaker of the Senate

From: Vanessa Ribeiro, Senator for Reynolds School of Journalism

TO: Speaker Schein

Date: August 4th, 2021

RE: Senate Meeting August 11th, 2021

This memo is a request to fast-track Senate Resolution 89: A Resolution in Opposition of the Mandatory Student Health Insurance Plan (SHIP). Due to Senate Committees being suspended during the summer session, it is important that this legislation is fast-tracked to the Senate body so our student voices can be heard at the upcoming Board of Regents meeting.

Thank you for your time and please do not hesitate to reach out regarding any questions or concerns.

Respectfully,

Vanessa Ribeiro

Senator for the Reynolds School of Journalism

Senate of the Associated Students

Associated Students of the University of Nevada