Student Relations Advisory Committee

Minutes of Meeting – 11 January 2002

Members Present:  Alphonse Burdi (chair), Frank Cianciola, Brian Coppola, Gary Faerber, Royster Harper, Colin Heitzmann, Patricia King, Barbara MacAdam, Rich Mayk, Melissa Mercer, Pete Podein, Karen Reiman-Sendi, Simone H. Taylor, Margaret Terpenning, Jane Leu (staff)

Members Absent:  Jong-Jin Kim, Nicole Pinkard

Guest(s):  Dr. Robert Winfield, Interim Director, University Health Service,  Karen Klever, Supervisor of Managed Care/Student Insurance Office,  Leo Rutledge, Associate Director for Finance, University Health Service,  Keith Elkin, Director Office of Student Conflict Resolution

Chair Burdi opened the meeting promptly at noon and warmly welcomed the guests and members in attendance. Following a round of introductions, Professor Burdi recognized the good student work done on the fall study days proposal. He invited student input on committee issues and agenda items.

The minutes of 9 November 2001 were approved as submitted, as was the agenda for the meeting.

Vice President Harper added her welcome and updated the group on VPSA matters. She mentioned that Interim President White is on board and the Division of Student Affairs (DSA) continues with its transition. The lead team is working on strategic goals and will be inviting input from the Committee. The budget process has begun and there is a need to look for efficiency in tight economic times. Vice President Harper is interested in input from the committee on health insurance issues, and introduced Dr. Robert Winfield, Interim Director of the University Health Service.

Dr. Winfield reviewed the UHS fee, current health insurance options for students, and relevant data. He indicated that the lack of health insurance may negatively impact students’ academic achievement and success. There are significant numbers of undergraduate and graduate students who do not have health insurance, and his goal is to ensure that students’ academic performance and success at the University of Michigan are not adversely affected. The UHS fee covers unlimited office visits, including some select specialty clinics and covers unlimited X-rays and laboratory procedures within UHS. The UHS fee does not cover out-of-area and out-of-UHS visits, prescriptions, emergency department visits, hospitalization, ambulance service, or mental health coverage beyond that available through Counseling and Psychological Services (CAPS).
Dr. Winfield presented the following data on the 1999-2000 insurance status of students at University of Michigan.

Undergraduates’ Insurance Status:

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<th>Self-Reported</th>
<th>Parent-Reported</th>
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<tbody>
<tr>
<td>Insured</td>
<td>88%</td>
<td>97%</td>
</tr>
<tr>
<td>Uncertain</td>
<td>5%</td>
<td>0.5%</td>
</tr>
<tr>
<td>No Insurance</td>
<td>7%</td>
<td>3%</td>
</tr>
</tbody>
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600 – 2,400 undergraduates are uninsured.

Graduate Students Insurance Status:

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<tbody>
<tr>
<td>Insured</td>
<td>93%</td>
<td></td>
</tr>
<tr>
<td>Uncertain</td>
<td>4%</td>
<td></td>
</tr>
<tr>
<td>No Insurance</td>
<td>3%</td>
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450 – 1,050 graduate students may not be insured.

The data indicated that lower income families were the most likely to be uninsured, while they are the families that have the fewest resources to cope with unexpected large medical costs. Dr. Winfield explored additional questions such as:

- Does being uninsured cause students to disenroll or fail at a greater rate?
- Are there other adverse effects, e.g. prolonging time to degree?
- How much would insurance cost?
- Would requiring insurance make the total bill too high for some students to enroll?

A student-sponsored referendum at UC-Berkley led to requiring insurance there and then later the UC Regents required insurance throughout the whole system. Approximately three hundred universities have attempted to introduce mandatory comprehensive health insurance, yet only seven have successfully implemented such a program.
Dr. Winfield engaged the Committee in discussion of the issues. Melissa Mercer indicated that student reaction would be more positive if the proposal comes from MSA rather than being imposed on students by the central administration. She also indicated graduate students would want the coverage to be at least equivalent to that provided by Grad Care. Dr. Winfield indicated that there is no intent to supplant Grad Care. The student members agreed that students do not tend to think of insurance and need to increase their awareness of the possibilities of catastrophic incidents, like accidents, which result in bills over a hundred thousand. Rich Mayk indicated he had never been in UHS, but was now quite interested in talking about the issues with MSA. About 12% of students buy the MSA plan; the majority are graduate students. Professor Burdi asked about phasing in increased coverage with a co-pay structure. Professor Coppola asked what could be learned from the 293 institutions, which failed in their attempts to implement comprehensive student insurance. Dr. Winfield indicated in most of these institutions the plan was perceived as being pushed on the students by the administration, and was not perceived as helpful by the students. There is a need to educate the students.

Professor Burdi asked how do we help to educate the students and their parents. Dr. Winfield reported that Parent Orientation programs for new undergraduate students included a visit at University Health Service during which insurance issues were discussed. He also reported that information is sent to the home address of admitted students at the time the immunization forms were mailed. In response to a question about the expense of paying for mandated insurance when a student can document current insurance, Dr. Winfield indicated that Minnesota, Illinois, and Northwestern all have required comprehensive student insurance and waive students who prove they are already covered. The Student Health Insurance Committee has student members and representatives from the Flint and Dearborn campuses. Chair Burdi thanked Dr. Winfield and asked how the Committee can assist in the process. Dr. Winfield is interested in how to identify when good students have had their education held up by health expenses. Chair Burdi indicated he would carve out part of an SRAC agenda in the future to discuss related issues.

Keith Elkin, Director of the Office of Student Conflict Resolution, then led the Committee in a discussion of the web format being developed for the University Policies Handbook for Students. Professor Faerber stated that the web format was a great idea, but wondered where would it be placed and with what linkages. Keith indicated that it would be linked on many pages within Student Affairs sites. Colin Heitzmann suggested sending an e-mail once a year to students, which contained links to various policies. Professor MacAdam suggested making sure the various schools and colleges were aware of the page and perhaps they might also include links from appropriate spots within their pages. A presentation to the Academic Services Board could enhance awareness of the site and the potential for linkages from the member sites. Karen Reiman-Sendi encouraged providing the information in PDF format so individuals could print a portion of interest. Keith Elkin summarized the educational benefits of the web format:

1) Students are able to ask questions about the policy through e-mail linkage.
2) Students may not know a policy exists, but they could search by key words and discover relevant policy.

3) It is possible to provide links to additional resources and thus encourage further exploration and thinking.

Professor Faerber questioned who would pick the links? What over-sight would be provided to ensure the links are current and unbiased? Keith Elkin indicated input would be sought from appropriate individuals in a variety of settings. The site will continuously evolve, and he recognized the need to continue to examine the over-sight of the site. Simone H. Taylor wondered if an SRAC subcommittee might assist in the over-sight. Professor King indicated that key words in the students’ minds might be different from the key words used by individuals in administration, so it is important to provide many link approaches. In approaching academic units for linkages it will be important to emphasize the academic integrity policy as well as the existence of many other policies. Rich Mayk suggested having a link from Wolverine Access. Keith Elkin indicated he was thinking about how to use the Michigan Daily in marketing the site. Karen Reiman-Sendi pointed out the need to continue to have some hard copies for students to access in several places around the campus. The libraries are certainly among such potential points for distribution. Chair Burdi encouraged the student representatives to discuss these issues with MSA and other students.

Thanking all for their attendance and contributions, Chair Burdi formally closed the meeting at 1:30 pm and invited committee members to let him know of their suggestions for future agenda items.

Minutes taken and respectfully submitted,

Jane Leu, Ph.D.                           Academic Secretary III

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http://www.umich.edu/~sacua

Materials Provided:

2001-2002 University of Michigan Student Health Insurance Plan Brochure

2001-2002 University of Michigan International Plan Student Health Insurance Plan Brochure
2001-2002 Enrollment *We can keep you smiling* The M-DENT Dental Plan

2001-2002 What you need to know about Health Insurance Plans at University Health Service

UHS Prepaid Plan Purchase Information

Grad Care Benefits Options and 2002 Medical Insurance Coverage Comparison Chart

Plans Available to Enrolled Students

Basic Review of Coverage