In attendance: Teresa Satterfield (Chair), Royster Harper, Catherine Benamou, Peter Borock, Gregg Gunnell, Annette Haines, Joe Himle, Susan Hollar, Charles Koopmann, Leo McAfee, Brett Seabury, Perry Teicher

Absent: Simone Himbeault Taylor, Carl Akerlof, Monique Ward, Timothy Wiggins

Guests: Donn Fresard, Editor-in-Chief, The Michigan Daily
        Emily Beam, Editorial Page Editor, The Michigan Daily
        Christopher Zbrozek, Editorial Page Editor, The Michigan Daily
        Dr. Bob Winfield, Director, University Health Services
        Karen Klever, Student Insurance Manager, University Health Services

Staff: India McHale

I. Welcome
Teresa Satterfield called the meeting to order at 12:06 p.m. Donn Fresard, Emily Beam and Christopher Zbrozek of The Michigan Daily editorial board and Bob Winfield and Karen Klever of University Health Services were welcomed.

II. Consideration of 13 January 2006 Minutes
Gregg Gunnell motioned to approve the January 2006 minutes. Peter Borock seconded the motion and the minutes were approved.

III. The Michigan Daily
In response to a series of editorial cartoons published in the Michigan Daily and an Viewpoint written by SRAC and published in the Daily, members of the editorial staff joined the SRAC meeting for further dialogue.

Chris Zbrozek shared a copy of The Michigan Daily's Code of Ethics (attached). The Daily has adjusted its timeline for the review of editorial cartoons that are submitted for publication. Instead of cartoons being submitted the evening prior to publication, cartoons are now received a day in advance. Additionally, all of the editors met to discuss these changes and to
discuss some of the consequences and responses to the editorial cartoons in question. One of the cartoonists published an apologetic cartoon and resigned. The editorial staff met with all of the cartoonists to discuss the by-laws, sensitivity and the inappropriate use of stereotypes.

Much discussion revolved around the lines between censorship and editorial discretion and the editorial decision-making process.

The Michigan Daily staff members shared that The Michigan Daily editorial page has historically expressed balanced viewpoints. The Daily welcomes letters to the editor, uses the Viewpoint space as a forum for voices from around campus, and will consider running cartoons that students send in.

In retrospect, the first cartoon, published on November 28, would not have been pulled because, according to Donn Fresard, it reflected issues pertinent to the Michigan affirmative action cases. Several SRAC members asserted that some students may interpret the first cartoon as having racist undertones. In regards to the December 8 cartoon, Donn Fresard shared that the cartoonist perhaps should have been encouraged to make his point without using a stereotype.

In response to the legal argumentation of the SRAC response letter, guests from The Michigan Daily took strong objection with the idea that there are certain instances where the 14th Amendment may trump the First Amendment. In response, Donn Fresard reported that he consulted with a press lawyer, who said that this was impossible and that this exact argument has been struck down in court. Donn also cited a "Dear Colleague" letter from the Office of Civil Rights about the First Amendment (see attached).

Lively discussion between SRAC and the Michigan Daily guests and amongst members of SRAC continued and revolved around the responsibilities of a student-produced newspaper.

The conversation was wrapped up with Chair Satterfield expressing the need to "agree to disagree."

IV. **Student Health Services & a Minimum Level of Insurance**

Dr. Bob Winfield shared information about the basic services provided by University Health Services, which is staffed by 145 people including 20 physicians. On average, they have 75,000 visits a year, with 20,000 of these being faculty and staff. What Health Services does and does not cover was also reviewed.

Student health insurance was also discussed. While health insurance is strongly encouraged for students, there are some problems with student health insurance and the lack thereof. The impact of care due to a lack of insurance is
dramatic, according to recent survey results. The graduate student uninsured rates have tripled in the past three years. Financial stress predisposes a student to not having health insurance. At the same time, students recognize the importance of having health insurance.

If University Health Services makes no adjustments to the student insurance policy, next year's policy will cost a student $2,200. Much of the policy's cost increase can be attributed to adverse selection, which occurs when healthy people drop out of an insurance plan. Sicker people are left in the program and, in turn, health insurance costs increase. UHS is in negotiation with Aetna and discussing adjusting the co-pay and benefits in order to reduce the overall costs. However, there are drawbacks to these possible adjustments. For example, if a student has multiple prescriptions, the monthly costs may exceed what one can afford to pay. Additionally, these adjustments do not solve the problem of adverse selection.

Several years ago, 40 percent of the UC system's students were without health insurance and the most common cause for dematriculation was health care bills. In response, they adopted a minimum level of insurance. There has been no collection of data on UM's uninsured students' matriculation patterns. However, in response to the increase in uninsured students, UHS adopted a network of health care resources, including payment plans. Also to note is that students are not eligible for Medicaid.

There are legal implications and prohibitions for a mandatory health insurance fee for every student. The possibility was discussed for using philanthropic dollars to create a pool of money that students could apply to in order to pay for medical costs.

Changes to the current health insurance plans will not be implemented until September 2007 or September 2008 at the latest.

See attached power point for detailed information.

V. Closing Remarks
Chair Satterfield adjourned the meeting at 1:33 p.m.