



April 6, 2015

Dear Members of the Graduate Student Organization:

Thank you for writing regarding recent proposed changes to the University's student health insurance policy. The concerns and questions you have raised are valid and important. Chancellor Syverud asked us to directly respond to your letter and invite you to work with us to gain a better understanding of the health insurance needs and preferences of all our current graduate students.

We and other University leaders met this morning and have decided to reevaluate the insurance plan options for graduate students who serve the University as teaching, graduate, or research assistants. This means all graduate assistants will be allowed to remain on the University-sponsored employee health insurance plan until a transition to the student health insurance plan is deemed agreeable by representatives of the GSO and the University administration.

For the 2015-16 academic year, all international students, all *incoming* undergraduate, graduate, and law students, and all graduate fellows, will be affected by the new student health insurance policy. Incoming graduate student employees will continue to be eligible for the employee health insurance plan, which, if enrolled, would allow them to waive the student health plan. Current graduate students were scheduled to be phased in to the new policy in approximately 17 months, beginning with the 2016-2017 academic year.

We would like the GSO—together with other graduate student leadership—to work with the University on an implementation strategy that meets the health insurance needs of our existing graduate student population, not only those who are eligible for the employee plan because of their assistantships. A new "Student Health Insurance Benefits Group," including staff with expertise in health insurance, communications and health services, will work with graduate students to review the best plan for graduate employees going forward. We request your assistance in identifying students with an interest in working on this team, or any one of the seven other working teams charged with implementation.

We'd also like to take this opportunity to share very important information about the new health insurance policy and plan:

- In accordance with the federal Patient Protection and Affordable Care Act of 2010 (ACA), the University is offering a new student health insurance plan for next academic

year and requiring that beginning in the 2016-17 academic year, all full-time students carry some form of ACA-compliant health insurance

- This change will bring us in line with policies already in place at nearly every other U.S. private college and university
- The University-sponsored Aetna student health insurance plan is designed specifically to meet the needs of our entire student population including international students studying here in Syracuse and SU students studying abroad
- Those subject to the requirement will have a premium that is more than \$1,000 less for a better plan; even those students who voluntarily enroll in the student health plan will see \$175 in annual savings next year when compared to the plan the University currently offers
- The cost of new policy is far below what's currently available through the New York State of Health Marketplace (anywhere between \$3,580-6,300 for an individual)
- Our current insurance plan offered to international students is not ACA-compliant and has significant gaps in coverage for mental health and women's health, and includes a maximum payout of \$250,000, leaving students who might experience a catastrophic illness or injury unprotected
- Students opting for the University-sponsored student health insurance plan will not have to pay upfront in full, rather payments can be made over the academic year
- Answers to the **most frequently asked questions** about the new policy and health insurance plan can be found online at <http://health.syr.edu/new-student-health-insurance-plan.html>
- Information sessions are scheduled for Tuesday, April 14, from 6-7 p.m. and Wednesday, April 15, from 5:30-6:30 p.m. in Grant Auditorium

We recognize the important contribution graduate students make to our campus community and appreciate the GSO for its continued leadership in representing the needs and concerns of this part of our student population. We look forward to working together with you in the weeks and months ahead to ensure all of our students have health coverage so vital to their well-being and that meets the requirements of new health care reforms.

Sincerely,

Rebecca Reed Kantrowitz

Senior VP and Dean, Student Affairs

Ben Ware

Dean, Graduate School