

# Huskies for Health Insurance

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# Overview

1. Background
2. Survey results and student scenarios
3. Challenges
4. What can YOU do?

# About Us

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**Where we started:** Spring 2017 Student Health Insurance Survey

**Who we are:** A collaborative student, staff, & faculty campaign

**Our mission:** To advocate for affordable and equitable access to health insurance for all UW students



# Insurance FYIs

Insurance Types	State	Federal	Private
<b>Medicare:</b> 65+, people with disabilities		X	
<b>Medicaid:</b> aka Apple Health, low-income individuals & families; state-run	X	X	
<b>GAIP (Lifewise):</b> Graduate Appointee Insurance Plan, qualified academic student employees			X
<b>ISHIP (Lifewise):</b> International Student Health Insurance Plan, required for F-1 & J-1 visas			X

## Types of Payment

**Deductible:** A specified amount you pay before your insurance will “kick in” each year. State & federal marketplace average in 2017 for individuals was \$4,328

**Premium:** Monthly cost of a health insurance plan. State & federal marketplace average in 2017 for individuals was \$393 per month.<sup>1</sup>

**Co-insurance:** The proportion of a medical charge you are responsible for.

# Background: UW-SHIP timeline

UW begins offering a Student Health Insurance Plan (UW-SHIP)

1971

Washington creates an insurance exchange and expands Medicaid; UW discontinues UW-SHIP.

2014

Deductibles rise to an average of \$4000 for silver plans in exchange marketplaces<sup>2</sup>

2017

Future

The Affordable Care Act (ACA) is enacted

Congress does not “repeal and replace” the ACA, but there is continued uncertainty about its future

# Why did UW discontinue UW-SHIP?

## 1. Cost

UW-SHIP premiums rose sharply after the ACA was implemented.

## 2. No data, no problem

UW did not know how students would be affected by the termination of the plan.

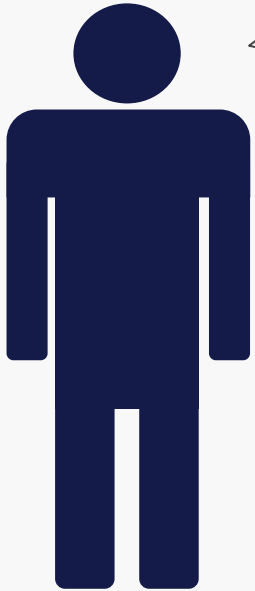




How does this policy affect UW students?

# What does this look like for students?

Harry



I am an undocumented student. I used to have insurance when I was a kid, but don't qualify for it anymore.

## What are Harry's options?

**School?** He is a full-time undergraduate student, but there is no school health insurance plan available at UW.

**Work?** Working part-time, but his job doesn't offer health insurance.

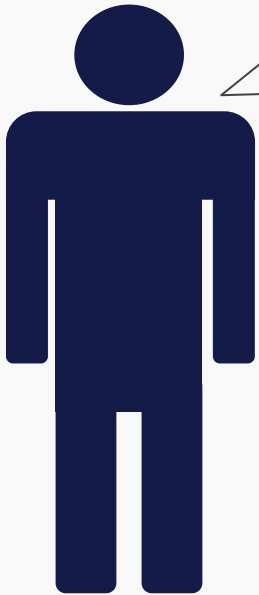
**Medicaid?** Would financially qualify for Medicaid, but as an undocumented person he is not eligible.

**Exchange?** Undocumented people are not eligible for insurance in the marketplace.



# What does this look like for students?

Hermione



I am a graduate student who works part time. My employer doesn't provide health insurance.

## What are Hermione's options?

**School?** She is a graduate student, but not a UW academic student employee. She is not eligible for GAIP.

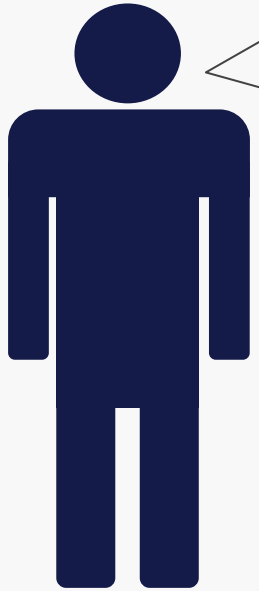
**Parents?** She is over 26 years old.

**Medicaid?** She makes \$1,500 per month, so she makes too much to qualify for Medicaid.

**Exchange?** A silver plan costs about \$100-\$200 per month *if* she qualifies for tax credits; otherwise it's \$225 per month. Her deductible would be between \$750 and \$2000.

# What does this look like for students?

Ron



I'm on my parents' insurance based in California, but cannot find a doctor who accepts it near school.

## What are Ron's options?

**Parents?** He is 19 years old, so he can stay on his parent's plan in California. He can receive care when he goes home for breaks.

**Medicaid?** As an out-of-state student, he is not eligible for Medicaid (Apple Health) in Washington.

**Exchange?** Ron's parents could pay for health insurance in two states (full price in Washington). While costly, this may be the only option.

# participants


- 20 UW-Seattle students  
Ages 18-45 years  
15 females, 4 males, 1 undisclosed
- Sample includes students of color,  
LGBTQ+ students, and students  
with disabilities
- 13 graduate students and  
7 undergraduates representing  
5 schools
- 6 out-of-state, 1 international, and  
3 undocumented students  
13 insured, 7 uninsured





- »»» CONFUSION
- »»» INSTABILITY
- »»» FEAR
- »»» NEGATIVE EFFECTS ON ACADEMIC PERFORMANCE
- »»» DESIRE FOR MORE ON-CAMPUS MEDICAL AND MENTAL HEALTH SERVICES
- »»» SUPPORT FOR A STUDENT HEALTH INSURANCE PLAN

**| common themes**



*"Being underinsured, I am definitely hesitant to identify any larger health problems. I am more likely to wait before I seek help to see if things will get better on their own."*

*Graduate Student*

**Student Health Insurance Project**

HALL HEALTH CENTER  
UNIVERSITY of WASHINGTON  
*We're here for you*





**“UW needs to take care  
of its students and not  
let medical debt add on  
to the burden of  
educational debts.”**

Graduate Student,  
Social work

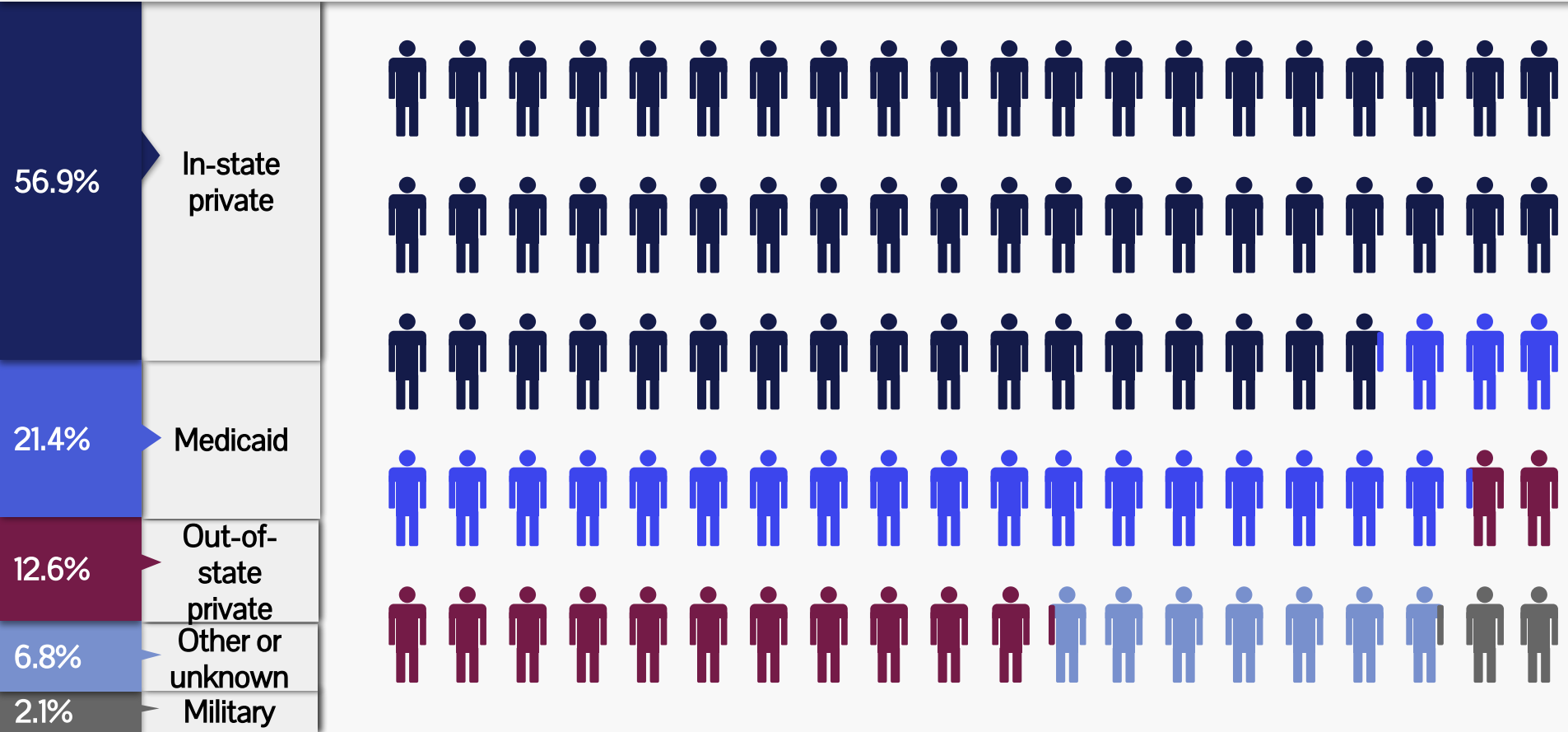
**Student Health Insurance Project**

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# Types of health insurance - UW students





# How many UW students don't have insurance?

4.9%  
Of UW students don't have  
health insurance

▶ 6.1%  
Of UW undergraduate  
students

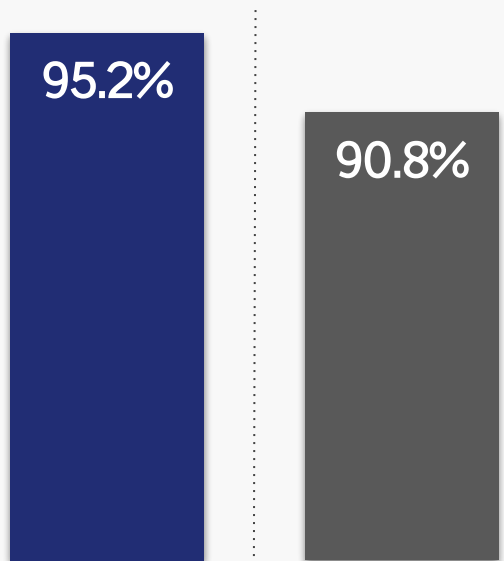
▶ Estimated  
1,859  
Uninsured UW undergraduate  
students

▶ 3.5%  
Of UW graduate &  
professional students

▶ Estimated  
512  
Uninsured UW graduate &  
professional students

# Who has insurance?

Percent insured



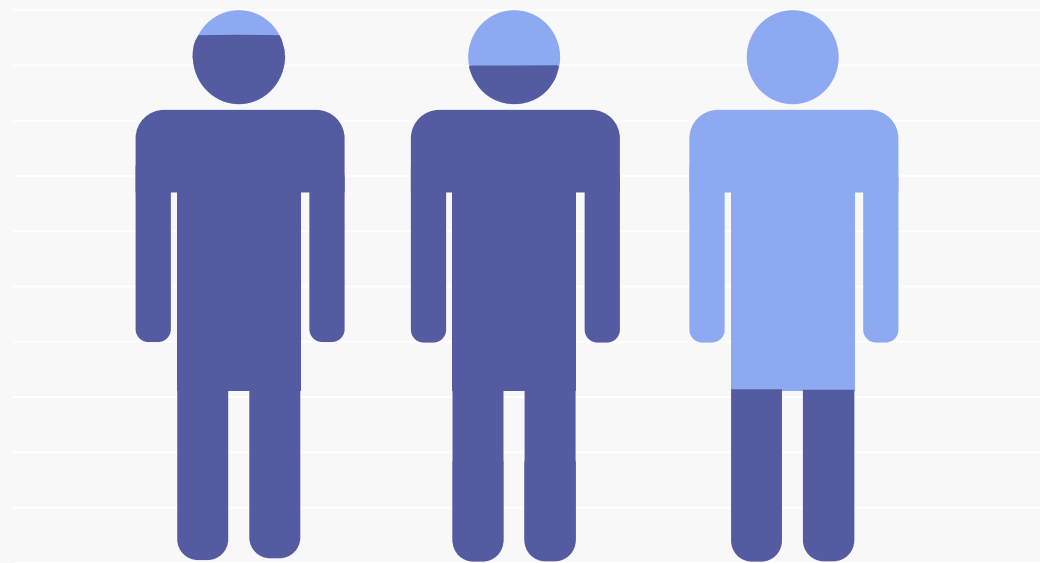
White

Non-white

US citizen

LPR

Undocumented



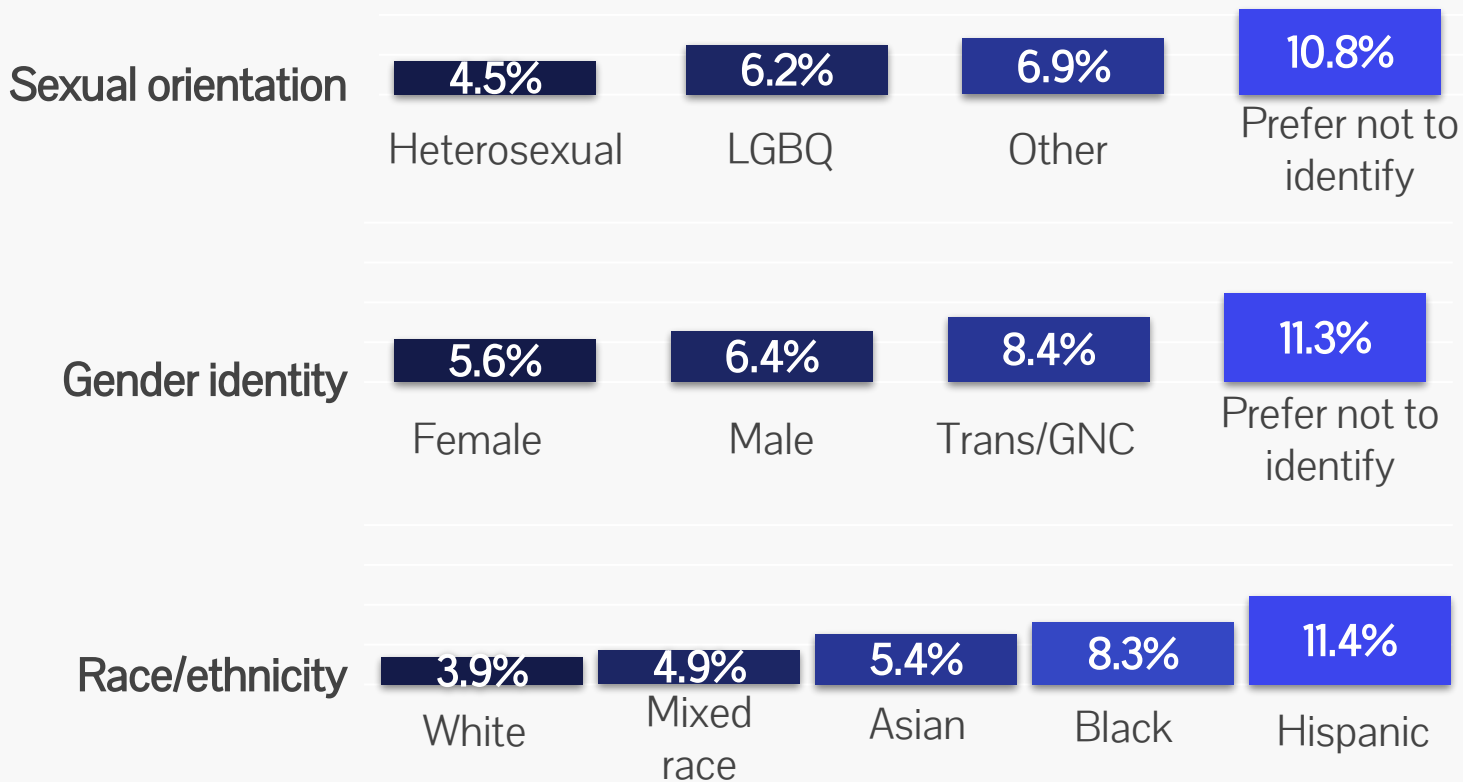
95.8%

89.0%

31.6%

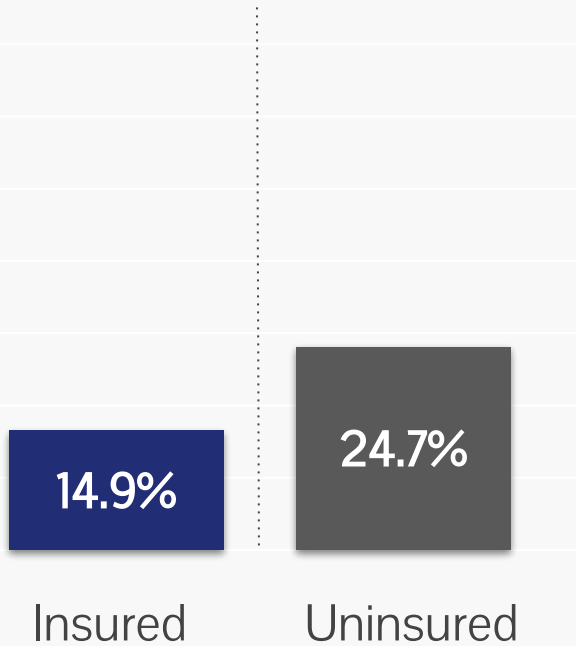
# Who doesn't have insurance?

## Percent Uninsured

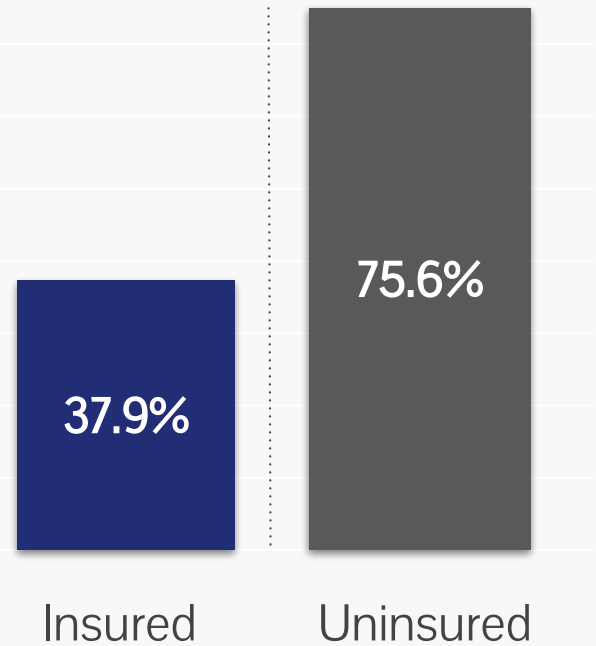


# What are the consequences?

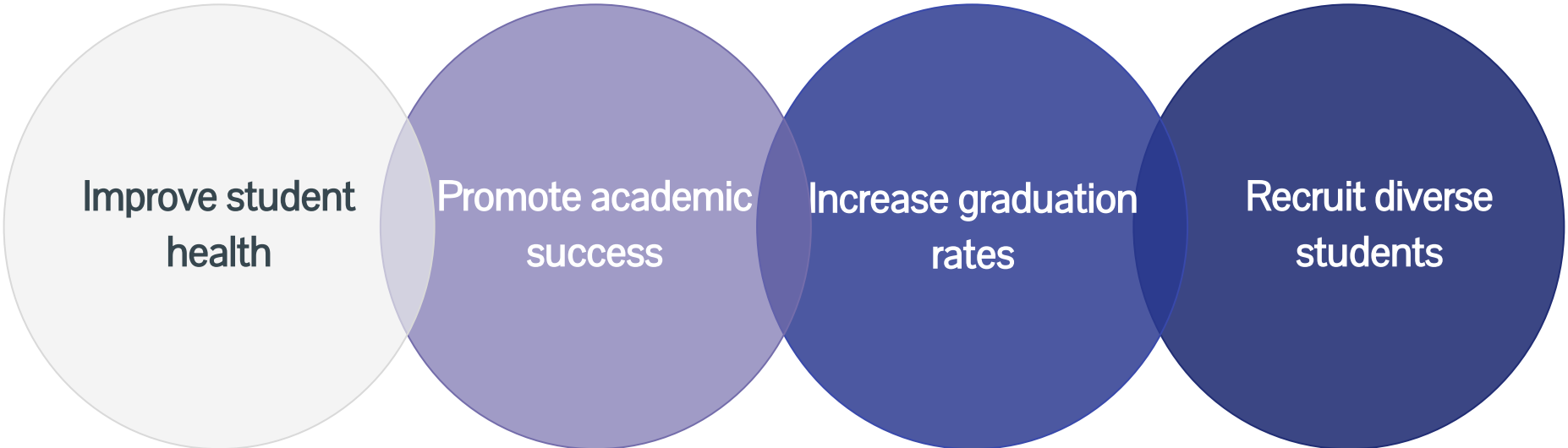
% of students with medical debt



% of students who postponed care due to cost



# A UW student health insurance plan could:



Improve student  
health

Promote academic  
success

Increase graduation  
rates

Recruit diverse  
students

Student health insurance is about more than health

## Challenges

## Next Steps

**Legal:**  
RCW 28B.10.660

**Clarify:** Is this a barrier or not?

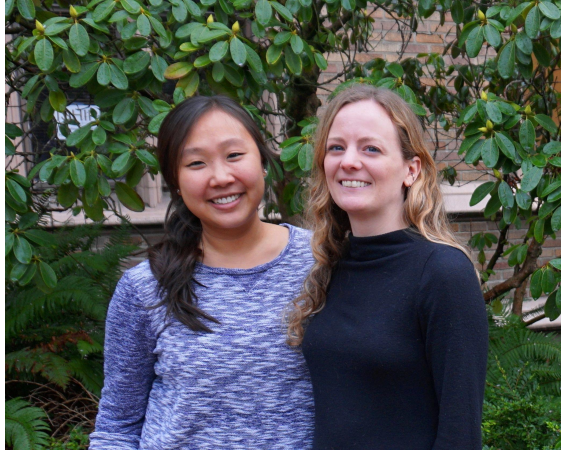
**Affordability**

Explore tools to decrease adverse selection

**Administrative inaction**

Staff talking to UW leadership about why this is important

# Thank you!



## Contact us

Email: [uwghi@uw.edu](mailto:uwghi@uw.edu)

Facebook: [facebook.com/huskiesforhealthinsurance](https://facebook.com/huskiesforhealthinsurance)

# References

1. eHealth Insurance (2017). *How Much Does Obamacare Cost in 2017?*  
<https://resources.ehealthinsurance.com/affordable-care-act/much-obamacare-cost-2017>
2. Pearson, C.F., & Carpenter, E. (2017, November 30). *Plans with More Restrictive Networks Comprise 73% of Exchange Market*. Retrieved from:  
<http://avalere.com/expertise/managed-care/insights/plans-with-more-restrictive-networks-comprise-73-of-exchange-market>



HHI

Huskies for Health Insurance

# Potential insurance options

## Self-funded

Case study: UC Schools

Started by students

Includes all 11 UC schools

All students are automatically enrolled

Financial aid available

## Medicaid partnership

Case study: Cornell

SHIP-M = Medicaid version of school's SHIP

NY-Medicaid covers costs instead of the student

Medicaid option available to eligible students