Legislation Details (With Text)

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Res. No. 2011

Resolution calling upon public and private colleges and universities to require students to have health insurance coverage and offer low-cost plans to full-time and part-time students.

By Council Members Rivera, Stewart, Brewer, James, Koppell, Liu, Mealy, Sanders Jr. and Seabrook

Whereas, In the United States, young adults represent one of the largest segments of our society without health insurance coverage, resulting in a staggering 13.7 million of the uninsured population; and

Whereas, Young adults face particular barriers in obtaining health insurance, including their status as students, limited employment opportunities, as well as strict age-specific eligibility requirements; and

Whereas, While most college students are covered as dependents on their parent's employer sponsored coverage, 1.7 million or one-fifth of college students, between the ages of 18 to 23, did not have health insurance in 2006; and

Whereas, Students that are enrolled part-time, non-white or from families with lower income backgrounds were even less likely to have health insurance coverage; and

Whereas, During the 2007-2008 academic year, 50 percent of colleges offered student insurance plans, with wide disparities among pubic and private four-year institutions and two-year community colleges; and

Whereas, College health insurance plan benefits vary widely and may include restrictions on certain types of care such as preventative services and prescription benefits; and

Whereas, Some plans have other limitations including eligibility thresholds for coverage and loopholes, such as requiring the maintenance of a minimum number of credits or the purchase of extended coverage during the summer or any period during which the student is on a leave of absence due to illness or injury; and

Whereas, High costs can be a prohibitive factor for student enrollment in health insurance programs, leaving some vulnerable to a potential large financial burden and possible negative credit in the event of a costly out-of-pocket health emergency; and

Whereas, The Government Accountability Office (GAO) estimates that in 2006, uninsured college students incurred between $120 million to $255 million in uncompensated care for non-injury related medical expenses; and

Whereas, Approximately 30 percent of colleges have taken steps to reduce the burden of the uninsured by requiring health insurance as a precondition to enrollment, yet far too many institutions have no such mandate, do not offer a school-sponsored health plan or in the event that a plan is offered, the cost of good insurance is not very affordable for many students; and

Whereas, Some states have taken action to ensure that college students have health insurance, with Massachusetts and New Jersey law imposing requirements that college students maintain insurance coverage; and

Whereas, In addition, some state educational systems have also acted, such as the University

of California, which includes a system of ten campuses, laboratories and medical centers throughout California, and the Idaho State Board of Education, which governs the State's Higher Education network, by mandating a system-wide health insurance requirement for their students; and

Whereas, Recently, the American College Health Association (ACHA) updated its guidelines on student health insurance, declaring that colleges should require students to provide evidence of adequate health insurance coverage, as a condition of enrollment; and

Whereas, In spite of these standards, these guidelines only apply to the 900 higher education institutions that are members of ACHA, leaving more than 5,000 institutions unaffected by this policy; and

Whereas, In New York City, approximately 500,000 students are enrolled in more than 110 higher education institutions; and

Whereas, These students are vulnerable and face similar barriers in accessing care and obtaining health insurance coverage; and

Whereas, Essential to any student-wide health insurance mandate is access to affordable health insurance options and colleges must do more to ensure that the programs offered are reasonably priced and include necessary services; now, therefore, be it

Resolved, That the Council of the City of New York calls upon public and private colleges and universities to require students to have health insurance coverage and offer low-cost plans to full-time and part-time students.

JM
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May 28, 2009

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