SIU Student Health Initiative
Working for quality and affordable student health care at Southern.

Fact Sheet

1. Students want health coverage that is fully compliant with the Affordable Care Act (ACA) and have repeatedly said they would be willing to pay for more extended healthcare benefits.

2. Underfunding of the self-insured student health insurance plan, and new insurance mandates from the ACA, have rendered the current plan obsolete. It is slowly being phased out in the next year or two when it will no longer be certified as meeting the minimum essential benefits. SIU’s self-insured plan was originally developed to be a supplemental plan to other medical insurance, but it is currently the only form of insurance that the majority of enrollees have.

3. Our current student health insurance plan has very limited outpatient mental health coverage, and does not cover pharmaceuticals or contraception.

4. A number of students come to campus with chronic medical problems that are excluded from coverage under our current self-plan because of the pre-existing illness exclusion.

5. If a student has a major accident, life-threatening illness such as cancer or HIV infection, complicated pregnancy that results in a seriously ill infant, etc., then the current self-funded plan is insufficient to cover all of the medical expenses (benefits capped at $250,000).

6. Graduate and international students are desperate to find health insurance coverage for their spouses, partners, and dependents.

7. The alternative health insurance policies available to students in the marketplace (state exchanges) are much more expensive. Campus student health insurance premiums are typically lower due to the reduced risk of an insured pool that is younger and healthier than the general population (i.e., the rates for a student health insurance plan do not need to subsidize older, less healthy members, and most participants are only enrolled in a student health insurance plan for a relatively short period of time). Additionally, the enrollment period for the state exchanges is now closed until November, and the insurance would not take effect until Spring semester, so students could not enroll in an outside plan now even if they could afford it.

8. As students are having more difficulty finding affordable health care coverage, economical student health insurance plans that are fully ACA compliant are becoming a recruiting tool for our peer colleges and universities.

9. Undergraduate students covered by their parents’ employer insurance plans are now facing increasing deductibles to levels of $1,000 or more so that many students are essentially underinsured for basic medical care in the Carbondale community.

10. As more students become un- or under-insured, maintaining SIU’s obsolete self-funded plan creates a public relations issue for the University with community medical providers, decreases student access to community health resources such as specialists and testing, and increases the liability for the University in the event of a campus disaster such as a fire or tornado.

The SIU Student Health Initiative is a public education and policy initiative dedicated to bringing the student insurance plan into full compliance with the ACA. The Student Health Initiative is organized by the students of Southern Illinois University – undergraduate and graduate, traditional and nontraditional, on-campus and commuter.