Esteemed Members of the SIU Board of Trustees:

We apologize for our inability to convey this message in person at your July 24 meeting. We sincerely appreciate you taking the time to read this important letter on behalf of the Undergraduate Student Government (USG), the Graduate and Professional Student Council (GPSC), and most importantly, on behalf of all students on the Carbondale campus.

The students of SIUC are reaching out to you in a time of need. Obtaining sufficient and reasonably priced health insurance is becoming increasingly difficult and nearly impossible. In 2010 the Patient Protection and Affordable Care Act (ACA) became federal law; this law established a set of minimum standards that all insurance plans must adhere to. Since this law was enacted, no changes have been made to the Student Medical Insurance Plan (SMIP) offered at SIUC. Although the current plan is considered legal, it simply does not meet the needs of most students. The Carbondale campus currently operates a self-funded student insurance plan that does not meet the minimum requirements set forth in the ACA. The university has been granted a waiver allowing the self-funded plan to be offered for the 2014-2015 academic year. After this year, the university will no longer be able to offer an insurance plan to students that does not comply with the ACA.

However, in 2012, the Carbondale campus commissioned a Student Insurance Task Force in an attempt to resolve this matter. The task force was to evaluate commercially available student plans from leading insurance companies through an RFP process, and to present a plan to bring the campus into full compliance with the ACA. Despite this fact, after two years of extensive work by the task force and staff at Student Health, the students find themselves back to square one, without a fully compliant and more robust health plan. The Task Force has presented proposals to the university administration, but nothing has come of them and student recommendations have been ignored. This is where the students of SIUC request and require the
assistance of the Board of Trustees. The university has yet to take serious action on a proposal despite the students’ desire for a better health insurance plan.

Students of the Carbondale campus have repeatedly expressed their desire for better health insurance that is fully compliant with the ACA. We realize that with increased benefits comes increased cost. Students are ready to pay more for better insurance. Earlier this calendar year, USG voted overwhelmingly to approve an increase of the Student Health Insurance Fee in hopes of obtaining better health insurance and bringing a fully ACA compliant plan to SIUC. GPSC voted against the fee increase because at that time no new benefits were being offered; graduate and professional students felt that if they were being asked to pay more for health insurance then they should receive more benefits. In April 2014, GPSC members unanimously passed a resolution calling on campus administration and the Board to consider offering an ACA complaint plan to students. Both USG and GPSC have shown that they support SIUC adopting a new student insurance plan that meets the minimum standards set forth in the ACA. The support of a new plan, despite a cost increase, has been demonstrated and sustained.

There are many benefits to offering a fully ACA compliant student insurance plan. First and foremost, the university would be offering the best available health insurance plan on the market, showing that they support the health and wellbeing of students. Several of our peer institutions, including as Illinois State University, Northern Illinois University, Western Illinois University and University of Illinois at Urbana-Champaign, currently offer their students ACA complaint health insurance plans. We believe that this makes SIUC less competitive with other regional universities. With recruitment and retention being at the forefront on issues at SIUC, offering a fully ACA complaint student health insurance plan could be used as a tool to increase recruitment and retention.

In summation, the students of SIUC require the help of the Board in pursuit of this matter. We humbly request that the Board issue a directive to the administration and staff of the Carbondale campus regarding the following four simple items:

1. Write and submit a new Request For Proposals (RFP) as quickly and efficiently as possible, so that a review of the proposals can begin and a recommendation can be made to the campus administration and Board of Trustees.

2. Immediately establish and convene another Student Insurance Task Force to review proposals and make recommendations. This committee should be comprised of an equal number of both undergraduate and graduate/professional students, to be appointed by the
Undergraduate Student Government (USG) and Graduate and Professional Student Council (GPSC), and representatives from Student Health.

3. Issue a directive to campus administration to take prompt and transparent action on the recommended proposal, regularly providing updates to students, USG, GPSC, and the Board of Trustees.

4. Pending the completion of the previous items, we ask that the recommended proposal be sent to the Board for consideration and approval. It is the goal of the Student Health Initiative to have a fully ACA compliant student health insurance plan in place immediately, or as soon as bureaucratically possible.

Thank you for your consideration of this matter. It is of utmost importance to the students of SIUC and their health.

Cameron Shulak, President
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