

Key Points about Healthcare Reform

THE PROBLEM:

NAGPS supports affordable health care for all graduate-professional students and their dependents. Many graduate students do not have access to health insurance for their families and in some cases themselves. Dependent healthcare has been lost in the last 4 years at UC Davis, Stanford, and Berkley, and is becoming national trend. While federal universal coverage proposals will do much to address affordable health care for most Americans there are still many issues pertaining to students and their families. Student income and loans are devoted to school, books, room and board; therefore students will have very little discretionary income to cover health insurance premiums or tax penalties under proposed federal mandates.

- Student status as an “employee” is ambiguous and changeable making whether or not we qualify for subsidized health care plans uncertain;
- Only some students will qualify for subsidized health insurance under federal proposals increasing costs due to smaller risks pools for those left on campus plans;
- U.S. universities are losing their ability to attract the best students in part due to lack of affordable family health care coverage;
- Unlike undergraduates, very few graduate students receive healthcare benefits via their parents;
- Foreign dependents of international students on F-2 visas cannot work and are not eligible for public assistance. Thus, they have no affordable avenues to health coverage;
- Lack of family coverage unfairly penalizes graduate students who have children or dependents;
- Medicaid expansion will cover some dependents of graduate students however many will be too far above the poverty line to qualify;
- With the average age of a PhD recipient at 33 and increasing (American Association of University Professors) more graduate students than ever have families.

THE SOLUTIONS:

- We support payment of medical insurance and medical expenses with pretax dollars, via universal access to Health Savings Plans;
- Pursuit of a graduate education and family should not be mutually exclusive;
- Healthcare reform can lessen socioeconomic barriers to graduate education;
- Healthcare for dependents makes US universities more competitive in attracting the best talent available;
- Consider adding the Federal Employees Health Benefit Plans (FEHBP) to State Based Health Insurance Exchanges (SBHE);
- Grant access to SBHE to all students and their dependents enrolled 50% or more at an accredited university regardless of income (including those on F1 and J1 student visas);
- Include grace-period provisions to cover all beneficiaries for at least one academic term/summer recess to ensure coverage during the summer and the transition period between enrollment, academic leave or work.

FOR MORE INFORMATION PLEASE CONTACT:

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