Health care Group
Health is Wealth Campaign

#HEALTHISWEALTH

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I am a

- Undergraduate student: (12.5%)
- Graduate Student: (25%)
- Other: (62.5%)

New York State Senate Bill S-2024-05
New York State Health Insurance Program Expansion Act

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DATE: May 3, 2024

Subject: Expanding NYS Health Insurance Coverage to CUNY and SUNY Students

ACTION REQUESTED: Expand the New York State Health Insurance Program (NYSHIP) to provide coverage to undergraduate, graduate, and doctoral students enrolled in SUNY and CUNY schools.

WHEREAS, the New York State Health Insurance Program (NYSHIP) currently provides comprehensive coverage for government employees and their families, active-duty military, and veterans.

WHEREAS, NYSHIP coverage includes hospital, medical, surgical, mental health, substance abuse, prescription drug, dental, and vision services; and

WHEREAS, options for NYSHIP coverage are available through various plan options offered by different insurance companies; and

WHEREAS, the cost of NYSHIP coverage for government employees may vary based on factors such as plan options, coverage level, and employee contribution rates; and

WHEREAS, recognizing the need for equitable access to healthcare among New York State residents, including students enrolled in institutions of higher education,

What kind of insurance do you have?

- Medicaid: (40%)
- Private Insurance: (30%)
- Medicare: (20%)
- No insurance: (10%)
WHY WE CARE

TOGETHER WE ARE UNBROKEN
AGENDA

Icebreaker
Overview
Research
Survey
Policy Proposal
Bill
Recap
Closing
Icebreaker
Why Health Insurance Matters:
● Accessibility: Ensuring that all college students have access to necessary health care services.
● Mental Health: Addressing the increasing mental health needs of students in a comprehensive manner.
● Equity: Bridging the gap for students who might be at a disadvantage due to lack of insurance coverage.

Our Goal:
To advocate for a state-funded universal health insurance program specifically tailored for college students, encompassing both CUNY and SUNY institutions.

The Need:
● Many college students struggle with health care costs and lack adequate insurance coverage.
● The COVID-19 pandemic has highlighted the critical importance of accessible health care for young adults.

Our Approach:
Through research, policy advocacy, and community engagement, we aim to bring about a change that ensures every college student has access to comprehensive health insurance coverage.
Importance of Free Health Insurance for College Students

Statistics on Student Demographics

CUNY: Over 40% of students come from households earning less than $20,000.

CUNY: Almost half of students report an annual household income of less than $30,000.

SUNY: 57% of students are Pell Grant recipients, indicating financial need.

Health Insurance Status of College Students

19,309 CUNY undergraduates lacked health insurance in the previous year.

20% of college students nationwide lacked health insurance in 2006.

13.5% of CUNY undergraduates reported health problems interfering with school work.

Over a third of working CUNY students believe employment negatively impacts academic performance.
Reasons for Lack and Benefits of Insurance

**Affordability** ➔ Many students cannot afford insurance premiums.

**Complexity** ➔ Complicated enrollment processes deter students from obtaining coverage.

**Lack of Awareness** ➔ Some students are unaware of available insurance options.

**Improved Academic Performance** ➔ Access to healthcare reduces health-related barriers to learning.

**Financial Stability** ➔ Free insurance alleviates financial strain on students and families.

**Comparison of State-Sponsored Insurance Programs**

Examples include:
1. Massachusetts
2. California
3. Oregon
4. Washington
Health is Wealth Campaign: Survey Research

We are the Young Advocates Healthcare Group with Young Invincibles. Our goal is to assess if there is a need for CUNY & SUNY students to receive Private Health Insurance funded by NYS.

What kind of insurance do you have?

- Medicaid: (40%)
- Private Insurance: (30%)
- Medicare: (20%)
- No insurance: (10%)

Household Income:

- $0-$15,000: (0%)
- $15,000-$30,000: (12.5%)
- $30,000-$45,000: (25%)
- $45,000-$60,000: (0%)
- $60,000-$75,000: (25%)
- $75,000-$90,000: (0%)
- $90,000-$105,000: (25%)
- $105,000+: (12.5%)

I am a

- Undergraduate student: (12.5%)
- Graduate Student: (25%)
- Other: (62.5%)
It would be beneficial for NYS to provide free Private Health Insurance to CUNY & SUNY students... Especially if it allowed us to seek a wider range of services and providers. Medicaid and other Federal sponsored insurances are extremely limited which leads to students/people not being able to obtain services that they may really need such as mental health and dental.

Because when I first embarked on my college journey, I became extremely ill. My insurance only covered the costs of certain tests and not others - my diagnosis and the inability to cover the extensive costs resulted in a downward spiral. I tried seeking help, but this ultimately lead to years of addiction. Free health care would allow students to receive critical mental and physical health supports that they really need.

Because it would save money on medical services and my medication that helps manage my asthma symptoms and gives me peace of mind.
NEW POLICY PROPOSAL FOR HEALTH & WEALTH

I. Introduction

Assume in affordable and comprehensive health insurance is crucial for the well-being and academic success of students across New York State. Raising the bar to create a program that provides affordable health insurance options for SUNY and CUNY students may help ensure adequate health insurance coverage for all students attending public universities and/or colleges in the state. This initiative aims to ensure that all students have equitable access to essential healthcare services without financial barriers.

II. Background

While New York State currently offers various health insurance programs to its young adult residents, including Medicaid, the financial Plan, and current, CUNY and SUNY insurance such as ActiCare, however, many students in the SUNY and CUNY systems may not understand adequate health insurance offerings, leading to barriers in access to essential healthcare services. By implementing a tiered and subsidized student health insurance program across SUNY and CUNY campuses, students can have access to comprehensive healthcare services.

III. Key Objectives

1. Secure health coverage for all SUNY and CUNY students.
2. Remove financial barriers for healthcare, ensuring student wellbeing and success.
3. Optimize comprehensive coverage options, ensuring coverage needs.
4. Address healthcare disparities and diverse student needs.

Justifications:

The proposed student health insurance program is essential for fulfilling the healthcare needs of SUNY and CUNY students, many of whom are facing financial and income-related challenges. By providing free coverage for essential healthcare services, we can ensure that students receive medically necessary care without facing financial hardship. This initiative aligns with the state's commitment to promote equity, access, and affordability in healthcare and education.

II. Implementation Plan

1. Collaboration with SUNY and CUNY Departments: Partner with relevant state agencies, including the Department of Health and the Department of Financial Services, to design and implement effective coverage options.
2. Policy Design: Develop a comprehensive tiered plan that covers a wide range of healthcare services, including dental care, mental health support, OB/GYN services, emergency care, and prescription medications.
3. Coverage and Outreach: Implement the enrollment process to ensure that all eligible SUNY and CUNY students are automatically enrolled in the program upon matriculation.
4. Communication and Outreach: Launch a robust communication and outreach campaign to raise awareness about the student health insurance program and encourage students about their coverage options.
5. Provider Network: Establish partnerships with healthcare providers and facilities across the state of New York to ensure that students have access to quality medical care and in-network services.

Evaluation and Monitoring

1. Enrollment Rates: Monitor enrollment rates and demographic characteristics of students enrolled in the program to assess the program's reach and effectiveness.
2. Utilization of Services: Track the utilization of healthcare services covered under the program, including preventive care visits, mental health counseling sessions, and emergency room visits.
3. Access to Care: Regularly review access to care and feedback from student satisfaction with the program and identify areas for improvement.
4. Health Outcomes: Monitor health outcomes such as chronic disease management, mental health outcomes, and positive health behaviors among students enrolled in the program.

V. Statistical Arguments

1. Solutions to Level and Middle Income Students at SUNY and CUNY

- By 2022, 20% of all SUNY and CUNY students come from households earning less than $25,000 annually.
- Over 40% of SUNY and CUNY students are first-generation college students.
- 60% of SUNY and CUNY students report annual household incomes of less than $50,000.
- Community college students are more likely to come from low-income families compared to senior college students, with 75% of community college students reporting household incomes below $50,000.

VIII. Incorporation of GEHE Contract

The proposed student health insurance program aligns with existing healthcare benefits offered to graduate students in the Graduate Student Employee Union (GSEU) contract. Under the current GSEU contract, graduate student employees are eligible for coverage under the Graduate Employee Health Plan (GEHE), provided through the New York State Health Insurance Program (NYSHIP). The GEHE offers comprehensive coverage, including dental, vision, hospital, mental health, ambulatory care, prescription drugs, dental, and vision services. Coverage is divided into network and non-network care, with various copays and deductibles specific for different services. The establishment of an additional student health insurance program would complement and expand upon the existing healthcare benefits available to graduate student employees, ensuring that all students in the SUNY and CUNY systems have access to affordable and comprehensive healthcare coverage.

IX. Conclusion

The establishment of a state-funded student health insurance program represents a significant step toward ensuring that all SUNY and CUNY students have access to comprehensive and affordable healthcare. Future iterations of the comprehensive health benefits package include essential medical care services, where we propose student well-being, academic success, and equity in healthcare access across New York State.
## Policy Proposal: What Are We Requesting?

### Objective
Implement state-funded health insurance for SUNY and CUNY students—free, comprehensive coverage.

### Need
Current insurance options inadequate; many students face barriers to accessing essential health care.

### Coverage Details
Includes dental, mental health, OB/GYN, emergency care, and essential medications.

### Benefits
- Ensures equitable access to health care.
- Removes financial barriers, enhancing student success.
- Provides comprehensive care, addressing diverse needs.

### Implementation Steps
- Collaborate with state departments and agencies.
- Develop and streamline insurance plans and enrollment.
- Launch communication efforts to educate on benefits.
Policy Proposal: What Are We Requesting?

**Evaluation**
Monitor enrollment, service utilization, student satisfaction, and health outcomes.

**Alignment with GSEU**
Complements existing GSEU health care benefits, extending coverage to all students.

**Funding**
- Estimated annual cost
  - $786M for CUNY
  - $1.23B for SUNY
- to be funded by state budget and university resources for international/out-of-state students.

**Stakeholders**
- Engage student associations.
- Health care providers.
- Legislators.
- Insurance companies (private)
- NYS Department of Health

By removing financial barriers to essential medical care, we can promote student well-being, academic success, and equity in health care access across New York State.
Health is Wealth Act

New York State Senate Bill S-2014-005

New York State Health Insurance Program Expansion Act

SPONSORS: Gabrielle Lions
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DATE: May 3, 2024

Subject: Expanding NYS Health Insurance Coverage to CUNY and SUNY Students

ACTION REQUESTED: Expand the New York State Health Insurance Program (NYSIP) to provide free coverage to undergraduate, graduate, and doctoral students enrolled in institutions of the State University of New York (SUNY) and the City University of New York (CUNY).

WHEREAS, the New York State Health Insurance Program (NYSIP) currently provides comprehensive coverage for government employees and their families; and

WHEREAS, NYSIP coverage includes hospital, medical, surgical, mental health, substance abuse, prescription drug, dental, and vision services; and

WHEREAS, options for NYSIP coverage are available through various plan options offered by different insurance companies; and

WHEREAS, the cost of NYSIP coverage for government employees may vary based on factors such as plan selection, coverage level, and employee contribution rates; and

WHEREAS, recognizing the need for equitable access to healthcare among New York State residents, including students enrolled in institutions of higher education;

Section 1: Expansion of NYSIP Coverage for CUNY and SUNY Students

1. The New York State Health Insurance Program (NYSIP) shall be expanded to include coverage for undergraduate, graduate, and doctoral students enrolled in institutions of the State University of New York (SUNY) and the City University of New York (CUNY).

2. The coverage provided under NYSIP for CUNY and SUNY students shall include, but not be limited to, hospitalization, medical, surgical, mental health, substance abuse, prescription drug, dental, and vision services.

Section 2: Administration and Implementation

1. The Department of Health of the State of New York shall create a plan for implementation of NYSIP coverage for CUNY and SUNY students.

2. CUNY and SUNY institutions shall collaborate with the Department of Health to facilitate the enrollment of eligible students in NYSIP.

Section 3: Funding

1. The necessary funds for the expansion of NYSIP coverage to CUNY and SUNY students shall be allocated from the state budget.

2. The Department of Health shall coordinate with the Division of Budget of the State of New York, the City University of New York and State University of New York to determine the budgetary requirements for the implementation of this Act based on current enrollment and need.

Section 4: Student Health Insurance Plan (SHIP) Integration

1. Students enrolled in institutions such as the University at Buffalo (UB) with existing Student Health Insurance Plan (SHIP) shall be seamlessly integrated into NYSIP coverage.

2. SHIP coverage of institutions like UB shall serve as supplementary coverage to NYSIP, providing additional benefits as directed necessary.

Section 5: Effective Date

This Act shall take effect immediately upon enactment.

Conclusion:

In conclusion, the New York State Health Insurance Program Expansion Act aims to ensure that undergraduate, graduate, and doctoral students enrolled in SUNY and CUNY institutions have access to comprehensive healthcare coverage similar to that available to government employees and their families under NYSIP. By expanding NYSIP coverage, this Act seeks to promote equitable access to healthcare services among students across the state of New York.
**Health is Wealth Act**

**Action Requested:** Expand the New York State Health Insurance Program (NYSHIP) to provide free coverage to undergraduate, graduate, and doctoral students enrolled in SUNY and CUNY schools.

**Resolution:** Provide private health insurance funded by the state to enhance student well-being and academic success.

**Need:** Many students lack adequate health insurance, facing barriers to essential services.

**Support:** Aligns with public higher education’s focus on mental health and student well-being.

**Equity:** Addresses unique needs of diverse student backgrounds, including low-income and first-generation students.
Students should be able to receive the services they need

Let’s expand health care coverage for students!
Thank You