Fall 2009

SB16-09/10: Healthcare Insurance Reform

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The Associated Students of The University of Montana
Resolution Regarding Healthcare Insurance Reform
October 28th, 2009
Senate Bill Number: SB16-09/10
Authored by: Senator Andrew Dusek and President Matthew Fennell
Sponsored by: Vice President Emily May, Senator Gabriella Torti,
Senator Patrick Rhea and Senator Ashleen Williams

Whereas, The University of Montana requires all students to be covered by, and maintain, health insurance while enrolled;

Whereas, the University of Montana employs Blue Cross Blue Shield Montana to provide low cost, comprehensive health insurance to all students who are enrolled in at least one credit and elect to accept the University’s health insurance over their private insurance;

Whereas, potential students can elect to enroll in a one credit pass/fail course at the University and receive the benefits of student rate coverage without pursuing higher educational attainment;

Whereas, this creates the possibility of free-ridership, and is an incentive for low-income individuals who cannot afford health insurance to become insured;

Whereas, this creates the opportunity to drive up insurance premium costs for The University of Montana, and future students;

Whereas, The University of Montana, and no other institute of higher education, is meant to serve as a supplemental source for individuals seeking health insurance coverage and cannot serve in this capacity;

Whereas, students with insurance are susceptible to losing coverage in a multitude of ways including by reaching a specified age set forth by insurance providers, losing employment, and having a preexisting condition;

Whereas, students lose University health insurance coverage upon graduation or termination of enrollment at The University of Montana;

Whereas, there exists a demographic of 18-29 year olds know as “young invincibles”, including students, that believe they will not contract illness or sustain injury and therefore go without health insurance coverage and do not seek it;

Whereas, a public health insurance option defined as an insurance alternative operated by the Federal government provides: 1) another choice of a health insurance provider within a limited market, 2) increases competition between providers, 3) holds providers accountable to the market they serve, 4) an increase in affordability of comprehensive healthcare coverage, 5) the possibility to expand coverage to demographics previously uninsured;
Whereas, the public health insurance option is central to the national debate regarding health insurance reform;

Therefore, Let It Be Resolved that the Associated Students of the University of Montana endorse the creation of a public option health insurance program through legislation in the national congress;

Let It Be Further Resolved that this endorsement is forwarded to Montana Senator Jon Tester, Senator Max Baucus, and Representative Dennis Rehberg through a letter including a copy of this resolution.

Passed by Committee: ____________________________, 2009

Passed by Senate: ________________________________, 2009

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Andrew Dusek, Emily May,
Relations and Affairs Chair Chair of the Senate