

**The Graduate Student Assembly
The University of Texas at Austin**

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Sponsor(s): Kathryn Abercrombie, Legislative Affairs Director, GSA

Resolution: G.R. 19 (F) 5 __ A Resolution in Support of Uninterrupted Health Insurance Coverage for Graduate Students

WHEREAS (1): Graduate student fellows are offered a student insurance plan (Academic Health Plan)¹ and graduate student employees, such as Graduate Research Assistants (GRA) and Teaching Assistants (TA), are offered an employee insurance plan (UT Select)² ; and,

WHEREAS (2): Coverage dates and enrollment periods for the Academic Health Plan and UT Select do not match; and,

WHEREAS (3): Graduate students transitioning between fellowships and GRA/TA positions face gaps in insurance coverage; and,

WHEREAS (4): The University of Texas is aware that students face insurance gaps and Graduate Program Coordinators provide notice to students that they will face a gap in insurance coverage (see Appendix A); and,

WHEREAS (5): Full-year appointed graduate students must choose between being uninsured or paying out-of-pocket for gap insurance; and,

WHEREAS (6): Graduate students must pay for an entire month of health insurance even if the coverage gap is shorter than one month; and,

WHEREAS (7): One month of gap insurance costs \$232.50 for a single student (see Appendix B); and,

WHEREAS (8): Students with spouses are further burdened as one month of gap coverage for a spouse is an additional \$232.50 per month, meaning that married students face a choice between a \$465.00 bill or going uninsured during the gap (see Appendix B); and,

WHEREAS (9): Students with children face even more insurmountable barriers to insurance as gap coverage for a child will cost \$373.00 per child per month. Meaning that a married student with one child would choose between a \$838.00 bill or going uninsured during the gap (see Appendix B); and,

WHEREAS (10): Graduate students with 9-month appointments face a 3-month insurance gap every Summer term; and,

WHEREAS (11): Graduate students with 9-month appointments cannot be reasonably expected to gain external employment and benefits during the 3-month gap; and,

WHEREAS (12): The University offers no subsidization of insurance gaps and leaves students with undue out-of-pocket expenses; and,

WHEREAS (13): Lack of affordable health insurance coverage by the University is exclusionary;

WHEREAS (14): The UT system manages available health insurance options;

WHEREAS (15): Insurance plans have lifetime deductibles that are restarted every time a graduate student switches from one insurance to another, putting further undue financial stress on students;

THEREFORE BE IT RESOLVED THAT (1): The University should work to ensure matching coverage dates between the two aforementioned graduate student insurance options; and,

THEREFORE BE IT FURTHER RESOLVED THAT (2): Until insurance gaps are resolved, the University should cover 100% of the cost for gap insurance for full-year appointed graduate students; and,

THEREFORE BE IT FURTHER RESOLVED THAT (3): The University should offer an affordable insurance plan for the 3-month gap during the Summer term, or subsidize costs of gap insurance for 9-month appointed graduate students;



Signature of the GSA President (Christina Baze)
PASSED November 6, 2019

1. Student Insurance (Academic Health Plan), <https://utexas.myahpcare.com/enrollment>

2. GRA/TA Insurance (UT Select), <https://hr.utexas.edu/current/insurance/insurance-plans>