

**BOARD OF GOVERNORS  
STATE UNIVERSITY SYSTEM OF FLORIDA  
Student Affairs Committee  
June 13, 2007**

**SUBJECT:** Preliminary Report of the State University System (SUS) Student Health Insurance Task Force

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**PROPOSED BOARD ACTION**

For information and discussion.

**AUTHORITY FOR BOARD OF GOVERNORS ACTION**

Section 7(d), Art. IX, Florida Constitution

**BACKGROUND INFORMATION**

On September 21, 2006, members of the Student Affairs Committee discussed System-wide priority issues identified by the SUS Council for Student Affairs, including some of the challenges universities encounter when students have no or insufficient health insurance. Committee members expressed an interest in learning more about trends and issues surrounding student health insurance/benefits. On January 25, 2007, Lesley Sacher, the Director of the Florida State University (FSU) Thagard Student Health Center, provided an overview of the events and findings that led FSU to require health insurance for its students. Subsequently, the Student Affairs Committee directed Board staff to convene an interinstitutional SUS Task Force on Student Health Insurance to:

- Gather and analyze data to determine patterns and trends regarding uninsured and underinsured students in the SUS within the context of State and national trends.
- Assess the magnitude of problems created when students have no or insufficient health insurance, as well as specific effects on the students themselves (e.g., health risks, indebtedness, attrition), the universities (e.g., retention and graduation goals, fiscal impact), and the greater community (e.g., impact on local healthcare providers, healthcare costs, and local and state governments).
- Examine alternative strategies that might be employed to address the problems of uninsured and underinsured students in the SUS, taking into consideration the student populations at the different universities, as well as the needs of specific student groups such as part-time students, graduate students, international students, and students with substantial financial need.
- Assess the advantages and disadvantages of State universities providing student health insurance as a benefit for various student groups, particularly graduate assistants, research assistants, and teaching assistants.

- Identify and target areas where efficiencies might be gained in providing health insurance to students in the SUS to best meet the needs of students and fulfill the goals of the System.
- Examine the impact of various types of health insurance programs and institutional requirements on university affordability, student fees, cost of attendance, and financial aid. Assess the impact that various approaches would have specifically on Bright Futures, the Florida Pre-Paid College Program, and the needs of financially challenged students.
- Conduct an analysis of the relative merits and disadvantages of voluntary student health insurance/benefit programs as compared to mandatory and mandatory, hard-waiver student health insurance/benefit programs.
- Provide findings and evidence-based recommendations for consideration by the BOG Student Affairs Committee regarding the role of State universities and the Board in resolving issues surrounding uninsured and underinsured students in the System.

Since receiving this charge, members of the SUS Student Health Insurance Task Force have met once for a full-day meeting, had multiple conference calls, established a group Web site for the sharing of research findings, and engaged in extensive e-mail exchanges on this topic. They have consulted with three nationally recognized professionals in the university health insurance field, reviewed the most recent research and data regarding student health insurance/benefits, and have consulted with students and university colleagues in the System, as well as with colleagues at other universities and in other higher education systems.

At this meeting, the Co-Chairs of the Task Force will verbally present preliminary findings to the Student Affairs Committee. Also, they will distribute a draft preliminary report to Board members. During the meeting and in subsequent weeks, Board members will have the opportunity to pose further questions to the Task Force. Task Force members will strive to address any outstanding issues prior to submitting their final report to the Board.

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**Supporting Documentation:** The draft preliminary report of the SUS Student Health Insurance Task Force will be distributed to members of the Board on June 13, 2007.

**Facilitators/Presenters:** Dorothy J. Minear, Associate Vice Chancellor,  
Academic and Student Affairs  
Robert Dollinger, Co-Chair, SUS Student Health  
Insurance Task Force  
Lesley Sacher, Co-Chair, SUS Student Health

## Insurance Task Force