

Graduate Student Organization
Boston University
CAS 108A
705 Commonwealth Avenue
Boston, MA 02215

5 November 2008

Dear Dean Whitaker,

We are writing on behalf of the Graduate Student Organization (GSO) and the Student Association of Graduate Engineers (SAGE), the official representative bodies of the graduate students in the Graduate School of Arts and Sciences and in the College of Engineering, respectively. There are currently two health insurance plans; both are administered by Aetna, offered to students at BU: the Student Complete Plan and the Student Plus Plan. Students with teaching or research fellowships in the Graduate School and the College of Engineering are automatically enrolled in the Student Complete Plan. We are grateful that the university provides these students with health insurance; however, we strongly believe that an improvement in healthcare coverage is not only well deserved but also would make the fellowship positions at BU more desirable and competitive. Better health coverage will have a significant positive impact on the student quality of life.

The Student Complete Plan and the Student Plus Plan are dramatically different with regard to the level of coverage that each provides for in-network emergency room care, hospitalization, diagnostic laboratory procedures, and surgical treatment. The Student Complete Plan covers 80 percent of incurred costs while the Student Plus Plan covers 100 percent. This difference can represent an enormous out-of-pocket expense when the already high and rising cost of medical services is considered. Often, graduate students rely solely on the University health plan since they are unlikely covered under their family plans either due to international origins or age limitations.

For example, in a case recently related to the GSO, a nurse practitioner heard an irregularity in a student's heartbeat, and referred her to a cardiac specialist for an EKG. She went to the specialist with the BU referral and was charged several hundred dollars for the test, which posed a serious financial burden. The following semester, a nurse practitioner heard a similar irregularity in the heartbeat of one of the student's friends and referred the friend to the same specialist. Knowledge of the first student's experience and the resulting financial burden has prevented the second student from following up with the specialist. Consequently, the second student may have a serious heart condition that will go undiagnosed, and therefore also untreated. The Student Plus Plan would have covered the full cost of the specialist, allowing the student to seek out and receive the needed care.

The Student Plus Plan also extends the prescription drug coverage of the Student Complete Plan from \$2,500 to be limited only by the total policy cap of \$250k. The limited coverage of the Student Complete Plan results in some students with chronic conditions paying thousands of dollars for their prescriptions every year. As a second recent example, an asthmatic GSO student took only half of the

dosage of medication prescribed by a doctor for most of the year because the student could not afford the additional, uncovered, cost of the medication. The student depended on samples from doctors to supplement his prescription because the \$2,500 cap only covered five months of the asthma medication per year. These expenses, compounded with those of any additional required medical care, are leading students to take risks with their health that would be avoided by enrollment in the Student Plus Plan.

In order to promote wellness, we hope that each graduate student would have the opportunity to have at least one covered physical per year; at the moment this is not the case. The Student Complete plan allows male students one preventive exam while enrolled at BU, while the Student Plus Plan covers one visit per policy year. Unlike an undergraduate who typically attends BU for 4 years, a graduate student is likely to be a part of the BU community for 6 years, or longer. We believe that six years with just one physical subjects BU graduate men to unnecessary health risks.

In a recent survey conducted jointly by the GSO and SAGE, out of more than 200 survey participants, only 13% of BU graduate students indicated that they were “very satisfied” with their current health care coverage compared to twice as many indicated that they are not satisfied. According to the same survey, over 12% of respondents had to pay over \$1,000 out of pocket due to insufficient coverage. While having some form of health coverage is appreciated by the student body, an improvement in graduate student health benefits is clearly needed.

In addition to the urgent need to improve the health coverage, we would like to bring to your attention the graduate student community’s strong interest in dental healthcare coverage. Neither of the aforementioned plans provides dental coverage which causes many graduate students to forgo needed care, sometimes resulting in more expensive care being required later in life. Some students even seek dental care at more affordable international locations as stated by 50 % of the international students responding to our survey. While the need for increased health coverage remains the immediate priority, we hope that dental coverage will also be considered in the near future.

Graduate students play an important role at Boston University by teaching classes and conducting research. We contribute to the ongoing success of not only the university, but the academic community and we believe that this contribution demonstrates our commitment to the university and it's larger mission of education and understanding. We are confident that the university will continue to uphold its strong reputation for meeting the needs of its graduate employees by addressing their healthcare needs.

On behalf of The Graduate Student Organization and Student Association of Graduate Engineers
Sincerely,

Marc McGuigan, President of GSO

Erhan Ermis, President of SAGE