

**Graduate Administrators Council (GAC)**  
**Minutes for Thursday, May 10, 2012**  
**Koch Hall Board Room**  
**9:00 am to 10:30 am**

Attending: Brenda Neumon Lewis, Chair, Missy Barber, Osman Akan, Ali Ardalan, Richardean Benjamin, Isao Ishibashi, Deanne Shuman, Mary Swartz, and Robert Wojtowicz

Guest: Jenny Foss, Director of Student Health Services

**Approval of April 29, 2012 Minutes**

- Minutes were not approved because there was not a quorum present for the vote.

**Discussion on International Student Health Insurance – Jenny Foss**

- Ms. Foss came to discuss concerns over the recent increase in costs of health insurance for the international students.
- The international student plan had a rate increase of 59%, premiums increased from \$852 to \$1356 annually. Ms. Foss stated that there were four primary reasons for the rate increase.
  1. 128% loss ratio in claims vs. premiums collected.
  2. 88% loss over 3 years. 72% loss was the maximum level established by Aetna.
  3. The passage of the Affordable Health Care Act required necessary changes to coverage that increased the cost.
  4. Student enrollment in health insurance decreased by 18%. Council questioned the cause of the decrease in participants in the plan since the decrease in international student enrollment was only about 3%.
- Measures have been taken to control the cost of coverage such as higher co-pays and deductibles and in-network and out-of-network coverage. Ms. Foss stated UVA's premiums are currently higher than ODU at \$2047 annually.
- There were questions about coverage for family members. Council members thought that some coverage was required for family members living in the United States. Foss said that Robbin Fulmore would be able to clarify coverage requirements.
- Beginning with the next academic year, premiums will be charged through the Office of Finance and international students will be automatically enrolled with a coverage effective date of August 1<sup>st</sup>. Premiums will become a part of tuition and fees; therefore, they are eligible to be paid with the payment plan. Ms. Foss thought this would make it easier for the students.
- Students are upset with the increase, however, Ms. Foss indicated the plan provided is in compliance with the law and the plan serves the purpose of health insurance. It gives students access to care and protects them from catastrophic loss. It is accepted by any doctor or facility in the Aetna Network. Also the maximum co-insurance is \$685. Once that \$685 maximum is reached, the plan covers at 100%. UVA has a maximum out-of-pocket of \$1500.
- Campus Task Force – There is a campus task force looking at health insurance coverage for all students. The Task Force is in the process of developing a survey for students, hiring a consultant, and beginning a RFI (Request for Information) process. Also, there is a Supreme Court decision about individual mandate and expansion of Medicaid. If that passes, many students eligible for Pell grants would be eligible for Medicaid coverage.
- Council inquired as to whether or not attempts have been made to help the international student community understand the reasons for the increase and the changes. Foss said there have been three meetings where international students could come and ask questions.
- Dr. Lewis will check with Robbin Fulmore on the dependent coverage requirement.

### **Announcements/Updates**

- Meredith and Alumni Scholarship Awards - There were 18 nominations for the Meredith and Alumni scholarship awards. A few individuals were nominated for both scholarships.
- Graduate Needs Survey – The overview has been put together. Information will be sent out to colleges by May 14<sup>th</sup>. Health insurance was mentioned as an issue, but it was not the greatest stressor or inhibitor for the completion of graduate school.
- Dr. Akan mentioned that the International Admissions Office has the International Health Insurance rates on their website and it should be updated with the new rates.

### **Discussion on Doctoral Mentoring Policy**

- Dr. Ardalan asked to move the discussion on the Doctoral Mentoring Policy to the next Graduate Administrators Council meeting. Council agreed.

### **Additional Topics**

- Commencement before Graduation - Dr. Wojtowicz raised the issue of students participating in commencement before defending their dissertations. He expressed concern because students are going through the hooding process when they are not finished with their degree. He asked what the practice was in the colleges with regard to commencement participation. He also asked what Council thought about whether or not we should be flexible or rigid with regard to participation in commencement. Colleges let their students participate in commencement prior to the completion of their requirements, but they try to make sure that the student is close to completion. Mary Swartz said students can choose to graduate in May when they expect to finish their requirements in August. This is better for the students because it can be too difficult for non-local students to return to march in December. Members of Council said that students are not awarded their degrees until all of their requirements are met and they think that the current practice for participating in commencement is acceptable.
- RCR Requirement Issue – It was mentioned that students are still confused about the requirement. Council suggested that the language needs to be clearer on the website.
- Graduate Forms Revision – Dr. Ishibashi mentioned a couple of graduate forms that need to be revised. Dr. Lewis has the forms and indicated they will be reviewed and revised over the summer.

Meeting adjourned.