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SB16-09/10: Healthcare Insurance Reform

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1 **The Associated Students of The University of Montana**
2 **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

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4
5 Whereas, The University of Montana requires all students to be covered by, and maintain, health
6 insurance while enrolled;

7
8 Whereas, the University of Montana employs Blue Cross Blue Shield Montana to provide low
9 cost, comprehensive health insurance to all students who are enrolled in at least one credit and
10 elect to accept the University’s health insurance over their private insurance;

11
12 Whereas, potential students can elect to enroll in a one credit pass/fail course at the University
13 and receive the benefits of student rate coverage without pursuing higher educational attainment;

14
15 Whereas, this creates the possibility of free-ridership, and is an incentive for low-income
16 individuals who cannot afford health insurance to become insured;

17
18 Whereas, this creates the opportunity to drive up insurance premium costs for The University of
19 Montana, and future students;

20
21 Whereas, The University of Montana, and no other institute of higher education, is meant to
22 serve as a supplemental source for individuals seeking health insurance coverage and cannot
23 serve in this capacity;

24
25 Whereas, students with insurance are susceptible to losing coverage in a multitude of ways
26 including by reaching a specified age set forth by insurance providers, losing employment, and
27 having a preexisting condition;

28
29 Whereas, students lose University health insurance coverage upon graduation or termination of
30 enrollment at The University of Montana;

31
32 Whereas, there exists a demographic of 18-29 year olds know as “young invincibles”, including
33 students, that believe they will not contract illness or sustain injury and therefore go without
34 health insurance coverage and do not seek it;

35
36 Whereas, a public health insurance option defined as an insurance alternative operated by the
37 Federal government provides: 1) another choice of a health insurance provider within in a limited
38 market, 2) increases competition between providers, 3) holds providers accountable to the market
39 they serve, 4) an increase in affordability of comprehensive healthcare coverage, 5) the
40 possibility to expand coverage to demographics previously uninsured;

41

42 Whereas, the public health insurance option is central to the national debate regarding health
43 insurance reform;

44
45 Therefore, Let It Be Resolved that the Associated Students of the University of Montana endorse
46 the creation of a public option health insurance program through legislation in the national
47 congress;

48
49 Let It Be Further Resolved that this endorsement is forwarded to Montana Senator Jon Tester,
50 Senator Max Baucus, and Representative Dennis Rehberg through a letter including a copy of
51 this resolution.

Passed by Committee: _____, 2009

Passed by Senate: _____, 2009

52 _____
53 Andrew Dusek,
Relations and Affairs Chair

Emily May,
Chair of the Senate