



MASSACHUSETTS CAMPAIGN FOR SINGLE PAYER HEALTH CARE

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Dear Richard M. Freeland, Massachusetts Commissioner of Higher Education, Charles F. Desmond, Chairman, Massachusetts Board of Higher Education, and James J. Karam, Chair, University of Massachusetts Board of Trustees,

We are writing in response to the announcement that the health insurance plan for UMass students at Amherst and Dartmouth may be gutted, introducing 15% coinsurance for almost all services not available at the campus health center at Amherst, including Ob/Gyn, and 20% coinsurance for all inpatient care, including maternity services, at Dartmouth. The state bars low-income students from enrolling in Commonwealth Care, even if they would be eligible if they weren't in school, which gives state universities a particular responsibility to offer quality health insurance. Such high co-insurance is a dangerous precedent for any Massachusetts residents: it will make necessary care unaffordable, and at UMass it is particularly discriminatory towards female students who will have difficulty paying for reproductive health needs, and towards international students who are not allowed to work outside of school due to their student visa status, leaving them unable to afford even small hikes in health care costs.

The recent 7.5% hike in fees will hit all UMass students hard. This additional change would put health care out of reach for the 25% of undergrad and grad students who are not covered by a family member's insurance. Moreover, this unaffordable plan would be administered by Aetna for UMass Amherst, an insurance carrier that the state's own data shows skims off more than 30% of students' premium dollars in administrative costs and profits before those dollars ever reach a provider giving actual care. We have all been looking to the state for leadership on controlling health care costs – shifting those costs onto low-income students trying to improve their lives was not what we hoped for. Co-insurance cannot be part of the state's efforts to achieve universal health care, and UMass students can hardly be expected to subsidize Aetna shareholders when they are not receiving health coverage that meets basic standards of decency.

We ask you to reconsider this change before it is implemented in August, and we hope for an opportunity to meet with each of you in person. Co-insurance has been proven to prevent access to needed care, and leads to higher rates of death – this is not just a matter of costs, but of human wellness and ultimately human lives. This cannot be the solution to our crisis of health care costs, and we are more than happy to participate in a constructive dialogue about alternatives.

Thank you for your consideration,

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