Graduate Student Congress

Minutes 10/13/09

1. Athletic Fee
   - Committee met and contacted Student Billing Services who in turn contacted the Provost; awaiting reply before taking next steps

2. Student travel support
   - Graduate School is very open to suggestions for improving allocation of travel funds
   - As current year began under the existing process, no changes will be made until next school year

3. UK Graduate Student Interdisciplinary Conference
   - Email Tina Kruger (tina.kruger@uky.edu) for copies of the conference flier to post and disseminate.

4. Graduate School workshops
   - Check website (http://www.research.uky.edu/gs/GSWorkshops/fall09.html) for upcoming events
   - If you can think of other topics you’d like to see covered, let us know; also let us know if you have a specific speaker in mind

5. Suggestions for consideration for health insurance RFP
   - Regarding University Health Services
     - Have UHS provide services they used to provide that are now covered by the insurance (e.g., X-ray, immunizations)
     - Renegotiate cost of services at UHS since it is UK paying UK
   - Regarding Student Health fee
     - Allow health fee to count toward insurance deductible for insured students who paid the health fee
     - If students opt out of the health fee, don’t allow them to use University Health Services, or require them to pay the same co-pay they would if they used an outside provider
     - Make the Student Health fee optional for all graduate students
   - Regarding co-pays
• Overall, representatives agreed that students will be more willing to pay co-pays than to pay a portion of the insurance premium; co-pay rate should match the rate that employees pay
• Students are particularly in favor of co-pays for ER visits and are willing to pay high co-pays as well (e.g., $75-$100) for ER visits;
• Co-pays for regular doctors visits are acceptable (although to a lesser extent than ER co-pays), but such payments should be kept very low if co-pays for regular doctors visits will be implemented
• Implement co-pay for Emergency Room visits and for non-UHS services; If co-pays are adopted, make sure they are clearly outlined in the insurance pamphlet that students receive

- Regarding outpatient surgeries
  • Students would like to increase the limit of benefits for outpatient procedures, and would in turn be willing to pay a percentage of the incurred costs up to a predetermined cap
  • Some people suggested something in the range of 10% of the first $10,000, but a significant increase of the cap (not sure what a reasonable suggestion is here)

- Regarding network of providers
  • Develop a network of providers in addition to UK; insurance company can bring costs down if they allow students to go outside of UK to less expensive physicians/clinics

- Regarding proposals from insurance companies
  • Let grad students know what the proposals entail prior to making a decision on the proposals

- Other issues/concerns/comments
  • Students seem willing to have the coverage given to UK Clinic for eye exams dropped as this coverage allows over 10% of a students premium to go toward an optical exam
  • Higher coverage for prescription medications
  • Let students know ahead of time when the policy change will come online and what exact the changes will entail for students
  • Make the student health insurance the secondary provider when students have multiple insurance policies, or at least give students the option to choose which company is billed first
  • Make clear the policy on extending benefits after graduation (how much does it cost, how long can you extend it, etc.)