

**Reasonable Cost of Health Care Coverage for Graduate Student Dependents
Faculty Senate - Graduate Student Subcommittee of the Student Affairs Subcommittee**

The Faculty Senate of the University of Notre Dame is dedicated to supporting the improved quality of living and working conditions of graduate students at the University of Notre Dame. However, the cost of health care for graduate students dependents continues to rise, resulting in the costs for the 2012-2013 academic year to be \$1,886 for students, \$4,716 for spouses of students, \$2,830 to cover one child, and \$3,679 for two or more children. We recognize that the University of Notre Dame and the Graduate School have worked to subsidize \$1,410 of graduate student health care costs for the 2012-2013 academic year, but have not subsidized dependent health care. But considering that the base rate for graduate students stipends for 2013 is \$18,000 for the academic year, the cost for covering dependent care for graduate students is untenable.

The Faculty Senate also recognizes that the common response to eligible graduate students concerned about the affordability of health care is to look at state-funded Medicaid options. Moreover, the increasing numbers of graduate students who are ineligible for state-funded health care options, including many of the growing number of international students, are forced to decide to buy expensive health care or go without.

Given that the University of Notre Dame is attempting to encourage more talented and brighter graduate students to attend the University and work with the faculty, the Faculty Senate believes one of the ways in which the University can show its commitment to graduate students and their families is to better provide for their health care needs at a level on par or better than our aspirational peers. Table 1 shows a comparison of annual medical insurance premiums for graduate students and their families

Table 1: Comparing the annual medical insurance premiums for graduate students and their families at Notre Dame and a variety of other Universities

Institution	Student	Plus spouse	Plus child (not spouse)	Plus spouse and child	Family*
Notre Dame	1886	6602	4716	9432	10281
Princeton	1450	3070	3070	4690	5500
Boston College	2108	6982	4668	9542	9542
Duke	1986	5161	3790	6724	6724
UW-Madison	2460	6204	5772	9528	9528**

Notes: Dental and vision insurance costs are not included here. In dollars.

*Family means spouse plus > 1 child.

**Many free services are provided by student health services, including addressing health issues specific to women, STD screening and treatment, certain vaccinations and treatment of minor illnesses.

We recognize that the real cost of premiums to the student versus the stipend the student actually gets is difficult to compare because of how universities choose to account for this. The comprehensiveness of coverage is also somewhat difficult to compare, as some services are free at some institutions while the same services are denied or are available for a fee at others.

Regardless, the Notre Dame premiums for families are highest and Princeton is lowest across the board. For a female graduate student with a dependent spouse or family, UW would be attractive despite the cost because of the comprehensive nature of the coverage, while Princeton and Duke would be attractive because of the lower premiums and the availability of care. No matter how you look at it, Notre Dame is a less attractive choice if you are a married graduate student.

The Faculty Senate suggests that increasing the rate of dependent health care coverage is an opportunity for Notre Dame to take the lead on an issue of major importance to graduate students and potential graduate students. Moreover, increasing the rate of dependent health care coverage more fully embodies the imperatives of Catholic Social Teaching toward human dignity, communal solidarity, and tending to the needs of the poor. Concerning the potential strategic benefit to the University, we recognize that in some ways it is not feasible to surpass or match our aspirational peer schools. After all, they have their own resources, talent, and advantages. However, in view of our endowment and relatively small number of graduate students, improved grad student health coverage may be an avenue with high potential value for Notre Dame in its effort to leapfrog its competitors.

Therefore, the Faculty Senate resolves that the University of Notre Dame should work to provide cost-effective health insurance options for graduate students and their dependents.