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Seattle University Discontinues Health Insurance for Domestic Students

Callie Solberg, Staff Reporter

Seattle University recently announced that starting fall 2022, health insurance through the university will no longer be mandated or provided for domestic students. Domestic students currently attending Seattle U will retain full coverage through summer 2022.

Prior to this announcement, student insurance was mandatory and automatically charged to full-time, part-time, full-time equivalency, post-baccalaureate, domestic and international students. The program was labeled an “opt-out” program, where students could request an exemption if they had comparable health insurance active in Washington state.

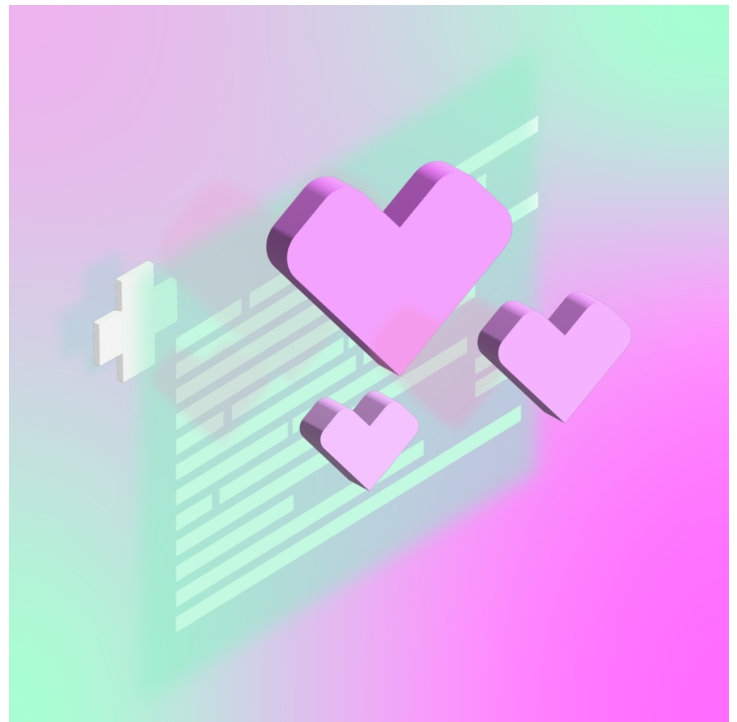
Seattle U works with JCB Insurance Solutions in order to provide health insurance to students through Aetna. During the 2021–2022 school year, the cost for each student was \$2,346. This premium health coverage was the only option for students who did not opt-out.

Associate Provost and Dean of Students James Willette, who released the school wide email on May 16, noted that the decision was a difficult one to make. Several of the factors that influenced this decision included the number of students who enroll in the insurance plans, the increasing options of low-cost health insurance, other healthcare resources available to students in the area and the cost of next year’s premium.

Willette noted that “Unfortunately, due to high utilization, the student health insurance premium for next year would have been cost-prohibitive for many of our students.”

Olivia Newcomb, a second-year student majoring in design, spoke about the advantages of Seattle U providing insurance through the school. Many Seattle U students agree that while the insurance was expensive, the benefits that it provided created a buffer of safety for students, especially those attending from out of state.

“Although it was expensive, it was good as an option. I think it is beneficial for possible emergencies on campus like alcohol poisoning or something like that, but shouldn’t be a requirement,” Newcomb said. “I think that health insurance should have been changed to optional, but not completely discontinued to give students the opportunity to have it if they needed or wanted it.”



Luca Del Carlo

She also noted the financial difficulties the high cost of insurance created for some students.

“It both hinders and helps students. It was convenient for students looking for health insurance, but requiring it could be difficult for students that couldn’t afford that additional cost,” Newcomb said.

The new insurance policy includes different requirements for domestic and international students.

Willette explained about the reasoning behind the continuation of requiring international students to enroll in the insurance program through Seattle U.

“International students and undocumented students are not able to enroll in health insurance plans on the open market,” Willette said

Naomi Yota, an international fourth-year student majoring in international business, expressed concerns about the effect on domestic students.

“It is a bit concerning, considering that many students in college have minimal knowledge about the importance of insurance and how it works. The least that they should have is guaranteed care by the schools that they attend. It’s a bit unfair if the option is not even provided. Other students who have parents that have employment health insurance are lucky, but not everyone has this luxury.”

On the other hand, there were some clear factors in the required insurance that were disincentivizing for students.

“It is definitely much more expensive than other health insurance provided by other schools like University of Washington or Bellevue College,” Yota said.

The Seattle U campus has seen several big shifts in health care services over the past year, including the addition of TimelyCare, a 24/7 telehealth service that Seattle U recently partnered with.

Willette explained that the change in insurance policy was not connected to other healthcare developments on campus. Nevertheless, Seattle U wants to continue to support and encourage students in accessing the health benefits available to them.

“We hope that students will utilize TimelyCare to meet many of their healthcare-related needs. We remain committed to promoting health and wellness and improving access to healthcare for all our students,” Willette said.

Erin Vernon, an associate professor of economics at Seattle U, noted some of the financial barriers that may prevent young people from securing their own insurance.

“With the national penalty for not having insurance removed as part of the 2018 tax plan and insurance rates rising yearly at a rate twice the level of inflation, younger people especially are deciding to risk going uninsured,” Vernon said. “Often, younger groups of people do not need the same level of health care as older demographics, and are more often constrained financially.”

While Vernon expressed her understanding of the university’s decision, she also conveyed concern about students’ foregoing insurance as a result of the non-mandatory shift.

“I do worry that students will not take the time without the university requirement to purchase one of the options available to them. I encourage those without insurance to sign up for one of the plans on the Washington insurance exchange as the risk of going without health insurance can be catastrophic,” Vernon said.

Fortunately, there are numerous alternatives for students to enroll in health coverage in Washington. This expansion of insurance options is one of the main reasons Seattle U chose to discontinue mandatory coverage provided by the school.

Vernon explained the many alternative options that recently developed as a result of the COVID-19 pandemic.

Washington State became the first in the nation to offer a public option plan known as Cascade Care. Through this plan, students have multiple options for healthcare insurance and can be reimbursed through federal subsidies depending on their level of income. For students who cannot afford those plans, other options such as Washington’s Medicaid program or Apple Health are available.

“Seattle U students dropped from this plan will not be without affordable insurance options, which is most likely a major factor of this decision,” Vernon said.

Willette also mentioned new health insurance alternatives.

“The original aim of the health insurance requirement and school-sponsored plan was to provide an affordable, comprehensive health plan that would ensure access to healthcare services for students. There are now many more options for health insurance through Healthcare.gov, Apple Health and other programs that didn’t exist when the original policy was first created.”

While there are now a variety of options for health coverage in the state of Washington, the process of enrolling can nonetheless prove confusing.

Willette pointed out several resources the university created in an effort to help guide and encourage students to explore and enroll in alternative health insurance.

“We understand that navigating the health insurance enrollment process may be a daunting task, so we have created a resource page at www.seattleu.edu/wellness/insurance to help students explore available options and learn more about how to enroll,” Willette said.

The on-campus Student Health Center and Counseling & Psychological Services will continue to provide free and low-cost healthcare services through Seattle U. Timely Care is an open resource to students.

If students are interested in learning more about healthcare options, they can schedule a consultation meeting with staff from Wellness and Health Promotion [here](#).