

SENATE RESOLUTION #1784

Title: Student Health Insurance Survey Results  
Date: November 17, 1994  
Authors: Student Housing and Health Committee  
Sponsors: Senators Bryan, Copenhaver, Cotton, Fattorini,  
Krug, Neville and Paul

1 WHEREAS, it is the responsibility of the Student Senate of  
2 the Associated Students of the University of Wyoming to  
3 represent the student population; and  
4 WHEREAS, according to the Student Health Insurance Survey  
5 conducted by ASUW, students are adamantly opposed to any  
6 mandated student health insurance; and  
7 WHEREAS, the students feel that the mission of the  
8 University of Wyoming is to provide educational  
9 opportunities and not intervene in the private lives of  
10 students; and  
11 WHEREAS, students were opposed to both a soft waiver and a  
12 hard waiver program; and  
13 WHEREAS, mandatory student health insurance costs could  
14 place significant financial burden on students; and  
15 WHEREAS, mandatory student health insurance costs could have  
16 significant impact on the retention rates of the University;  
17 THEREFORE, be it resolved by the Student Senate of the  
18 Associated Students of the University of Wyoming that ASUW  
19 does not support a mandatory student health insurance  
20 program. (See addendum).

Referred to: Committee of the Whole

Date of Passage: December 6, 1994 Signed: Boeth A. Camiezzo  
ASUW Chairperson

"Being enacted on December 8, 1994, I do hereby sign my name  
hereto and approve this Senate action."

Matthew G. Ward  
ASUW President

## Addendum

### Selected Survey Questions

1. Do you have health insurance?

82.1% Yes

17.9% No

0.0% No answer

If yes:

72.8% by parents

4.8% by job

1.9% by Title 19 (Governmental Assistance)

7.6% student insurance

10.3% private

4.4% other

If no, why not?

83.9% too expensive

4.6% don't need it

9.2% don't feel it is necessary

9.8% other

6. If mandatory student health insurance were implemented, would you still be able to afford college if health insurance costs were: (check the highest value that you could afford)

65.7% \$250 - \$500

17.4% \$500 - \$750

5.4% \$750 - \$1000

4.8% \$1000+

6.7% No answer

7. I favor a system that minimizes the cost by requiring student health insurance for all students.

9.0% Strongly agree

15.7% Agree

22.3% Undecided

18.7% Disagree

29.0% Strongly Disagree

4.6% No opinion

0.7% No answer

8. I favor a program that would allow me to remove health insurance from my bill without penalty.

44.5% Strongly agree

32.3% Agree

12.6% Undecided

2.4% Disagree

2.2% Strongly Disagree

5.2% No opinion

0.8% No answer

Average age: 23 years

79.0% Single

**Selected Comments:**

(Numbers correlate with the number placed on the survey by the Survey Research Center)

- 002 As already noted on an earlier page INSURANCE IS LEGALIZED EXTORTION. Until it is made REASONABLE IN PRICE many students will simply have to sacrifice it. I will take my chances w/o insurance to be ABLE TO FEED MYSELF. NO MANDATORY INSURANCE!!!
- 003 Mandatory insurance is not a feasible cost for me. I WILL NOT pay for mandatory student health insurance. This is still the USA, where I have rights, and I chose not to have health insurance. I simply can not afford any more expenses associated with going to school. It is hard enough to pay tuition increases.
- 029 The implementation of mandatory insurance will put undue financial stress on many people i.e. families.
- 062 Health Care should not be mandatory!
- 075 Even though they say tuition will not be raised - other costs will & I find this unfair to students who are already struggling - which includes many of us!
- 093 I don't feel that people should be forced to have medical coverage. I feel it is a good idea, but if you can't afford it or don't feel like you'll need it; why should you be forced to have it.
- 101 If I would have to pay over \$50/semester for mandatory student health I would take my out-of-state self into another school, in which case Wyoming would lose all of my out-of-state tuition.
- 102 I believe in health care, only if it could be covered for by financial aid. It would be affordable to many more that way.
- 156 Health insurance is something that is needed by everybody & is very expensive. I pay for college completely by myself & if my parents didn't give me health insurance I wouldn't be able to afford it.
- 173 Mandatory medical coverage should not happen. Options need to be available for those of us that either have or do not need additional coverage. It would hurt some students financially.
- 185 University costs are already on the rise. We need to keep them down.
- 191 I'm not in favor of any of the possible options!
- 200 Student health has always done an outstanding inexpensive job as far as I see it. I am opposed to mandatory insurance because of the potential expense for myself and for my fellow students. It should be our choice, university-wide decision.
- 214 It is irresponsible to be without health insurance. However I have little or no confidence that someone other than myself can purchase a health care plan for me which addresses my needs & is a reasonable price.

- 220 If a college student is supposed to be an adult then let them act like it by making the choice to either have insurance or not ! I do not use it and would prefer to not have the extra amount to spend.
- 223 I feel it's up to students to be covered. If it's available & they don't use it (insurance) then it's their loss. The rest of us should not pay if we are covered in other ways or feel there is no reason to be covered.
- 243 I feel health insurance is a privilege and a choice not a right or a forced decision. Let me decide!
- 247 Mandatory student health insurance is not the answer. Your forcing me to get health insurance through the university is a violation of my rights!
- 270 Mandatory health insurance is unfair to independent students who are barely making it even with student loans, F.A., scholarships, etc. I can't afford \$250.00!
- 354 I read the student health insurance option offered and was very disappointed how restrictive: limited the coverage was and how expensive it is. I am borrowing money to pay out of state tuition and cannot afford any more. I am not in favor of mandatory health insurance at the current rates. If they make it mandatory they will just reduce the coverage even further. (The language protects the insurer, not the patient.)
- 383 I had the student insurance my first few years at UW, only to find out I could have gotten better insurance directly through Blue Cross/Blue Shield of Wyoming for a lower price.
- 411 I think it is your right whether you carry insurance or not. School is expensive enough and I don't think insurance cost should be a reason for not attending school here.
- 457 University of Nebraska provides reasonable student health insurance (at the time I attended) for a cost for a single student of \$69 per semester. Maybe UW should consider a carrier that takes students into account at a lower cost. more students may be will to use student insurance that way. Forcing students to pay for mandatory insurance may encourage them to attend another university.
- 460 I am against the mandatory student health insurance. Especially at your outrageous rates. I pay \$200 a month for my family of 3, compared to your price of \$400 a month.
- 523 Like many people, all of my savings, the maximum loans available, and a scholarship went into paying for school. A health insurance fee would kill me.
- 525 Mandatory insurance takes away the student right to choose. Health care insurance is a personal responsibility and should not be forced upon people. Offering optional health insurance is a much better way to go and does not force people to pay for what they do not want.
- 528 I think having mandatory insurance costs will make it impossible for some people to attend college. As a single parent, every penny counts. It's not the university's choice of whether my money goes for insurance or food!

- 540 I don't believe it is the University's right to tell me I have to purchase medical insurance or insurance of any kind. Any extra cost, especially of \$250 or more, is an enormous amount to budget into my finances. It could mean health insurance for me (and my husband who is also a student) or groceries for our children. It is not the responsibility of the university to insure me or my family, or to force the insurance cost on me. I strongly oppose this issue.
- 556 Make student health insurance affordable to those who need it-not mandatory for ALL
- 598 I have found that is cheaper to get better quality health insurance from Blue Cross Blue Shield not connected with the University of Wyoming.
- 645 I agree with having insurance, but if you make it mandatory you must let students with proof of other insurance out.
- 654 I feel mandatory health ins would make it so several students could no longer afford to attend school. And for those of us who do not incur a lot of medical expenses, it wouldn't be fair to pay premiums for something we won't use.
- 691 I need to hear a lot more about the program before I would ever agree to mandatory health insurance.
- 724 I hope this baby flies. My only concern is maintaining coverage post graduation till something else can take over.
- 972 I think it would be good to have health insurance, but maybe their can be a way that it can be included in scholarships & the people who don't have scholarships can get insurance as long as it's not to high for that person not to attend college.
- 975 I would oppose any concept which limits an individual's ability to make decisions for him/her self.