

Associated Students of the University of California, Merced

**Resolution #06**

**Resolution in Opposition to Unfair Billing and Auditing of UC SHIP**

*This resolution calls for the administration of the University of California to acknowledge and correct the unfair treatment of students who had their insurance plans audited.*

Introduced By:

Carlos Gonzalez, ASUCM Senator at Large

Authored By:

Carlos Gonzalez, ASUCM Senator at Large

Eva Perez, ASUCM Senator at Large

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**Background:**

UC SHIP audited its UC Merced students in mid-November (11/16/16). The purpose of the audit was to verify insurance coverage and to review the jurisdiction of the insurance coverage of those who had waived UC SHIP coverage at the beginning 2016-2017 school year. If the student's insurance was not compliant to UC SHIP standards, the waiver was reversed and denied, which caused the student to automatically be enrolled into UC SHIP on 01/04/17. There was an insufficient amount of time and education regarding this issue. Before being audited, the affected students only received 1 email stating that their UC SHIP waiver was being audited. After their case was reviewed, they received a second email which informed them that they had failed the audit and were subject to be automatically enrolled in UC SHIP on 1/4/17 if they could not provide them with proof of insurance within a 55 mile radius.

There was a lack of aid for the students who encountered this problem, The Health Center was closed “*eleven (11) days beginning Friday, Dec. 23, 2016 through Monday, Jan. 2, 2017.*” This hindered the timeline that the affected individuals had to transfer their paperwork, make pleas and present their cases forward. When automatically enrolled in UC SHIP the students were not formally informed. They did not receive an insurance policy card or packet. Many of the students did not know they were enrolled until their bill was posted. The Health Center extended the review process until February 2nd but failed to notice the students.

As Spring registration came closer, it became apparent to the students that they would be required to pay their outstanding balance in order to register for classes in the Fall. In some cases, the outstanding balance would hinder the students from graduation. This resulted in a student coalition that goes by UC SHIP Resistance, formed in solidarity against the unethical inclusion to the UC SHIP insurance policy they did not request nor needed.

As per the Vice Chancellor For Student Affairs, 1800 students were audited, 800 were not able to take action by the deadline, and 126 have yet to get is resolved (*as of Thursday 4/12/17*). A majority of the 800 individuals affected were not aware of the email that notified them of their unsatisfactory insurance waiver as it went to their clutter pile. Students affected by the audit had to quickly find financial support to pay off their bill. In doing so, many students had to make financial sacrifices. UC Merced is lacking in resources. Specifically, the Health Center, which is understaffed as there is only one insurance coordinator for nearly 7000 students. This created not only a backlog on the university's end, but also caused lack of communication between Health Center and the students.

**Purpose:** The purpose of this resolution is to support the students of UC Merced that have been wrongfully audited by UC SHIP.

1. **Whereas:** ASUCM's preamble to the Constitution calls for "representation for the students' ... interests in recognition of the rights of the students in this university community;" and,
2. **Whereas:** The Health Center's lack of communication contributed to student's inability to address the requirements to prove their insurance coverage; and,
3. **Whereas:** The denial of their UC SHIP waiver has left the students to accept and pay for an unaffordable insurance plan in addition to the one that the student may already have; and,
4. **Whereas:** An extra \$1324.96 charge was added to their account which has left an outstanding balance on many student's accounts; and,
5. **Whereas:** Students were left to find a means to pay off this bill, in some cases causing the individuals to go through financial hardship; and,
6. **Whereas:** This unexpected bill has hindered students' education as many cannot graduate and/or register until this balance is paid; and,
7. **Whereas:** Withholding one's registration, especially with little to no amenability and transparency, is extortion as the Insurance department of the Health Center has not be compliant nor enthusiastic in helping these students; and,
8. **Whereas:** By the sheer numbers, nearly 1 Million dollars have taken away from these students which has entrapped them as many come from socioeconomic backgrounds that would have a difficult time finding financial aid in such a short span of time; and,
9. **Whereas:** A majority of students targeted have Medical and/or Tricare Military insurance which has more than enough resources to fulfill their medical needs; and,
10. **Whereas:** The UC Ship Resistance group has outreached and accumulated over a hundred testimonies through a survey regarding their UC Ship auditing experience; and,

**Be it Resolved:** The Associated Students of the University of California, Merced asks that UC Merced administration acknowledges the lack of communication that attributed to the automatic enrollment in UC SHIP for some students that caused them and their families in financial hardship; and,

**Be it Further Resolved:** The Associated Students of the University of California, Merced asks that UC SHIP audit notifications be facilitated through student UC portals, just as all university notifications are communicated; and,

**Be it Further Resolved:** The Associated Students of the University of California, Merced asks that Darcy Wiens explain the reasoning for the 2016-2017 UC SHIP audit; and

**Be it Further Resolved:** The Associated Students of the University of California, Merced asks that Darcy Wiens explain where the collected fines are being disbursed; and

**Be it Further Resolved:** The Associated Students of the University of California, Merced asks that UC Merced administration acknowledge the educational disadvantage they placed their students in by holding a lock on their Fall 2016-2017 Registration and Graduation requirements; and,

**Be it Further Resolved:** The Associated Students of the University of California, Merced support UC SHIP Resistance's demand for a reimbursement of UC SHIP fees, loans, and loan interest fees placed upon the affected students who had to pay for UC SHIP; and,

**Be it Further Resolved:** The Associated Students of the University of California, Merced support UC SHIP Resistance's demand for priority registration for those who had a hold on their Fall 2016-2017 registration due to the inability to pay for their UC SHIP bill; therefore,

**Be it Further Resolved:** The Associated Students of University of California, Merced demand an extension of staffing in proportion to the student body for the UC Merced Health Services to be included in the upcoming workforce plans to address the lack of resources needed to properly inform students of their insurance status.

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Date Introduced: 4/19/17

Submitted Senate

Committee(s): \_\_\_\_\_

Date Settled: 4/19/17

Veto Expires: \_\_\_\_\_

- Budget and Finance
- Student Advocacy
- Student Activities
- Academic Affairs
- Other \_\_\_\_\_

Comments/Recommendations:

Committee as a whole  
Unanimous vote to approve  
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\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Senate Action:

Approved

Not Approved

Senate Chair Authorization:

Gabriel Hulbert

Date: 4/19/17

Gabriel Hulbert, Internal Vice President

President Action:

Approved

Not Approved

President's Signature: \_\_\_\_\_

Katelyn Fitzgerald

Date: 04/20/2017

Katelyn Fitzgerald, President