The meeting was called to order 10:36 A.M. by T’Ante Sims, CFAC Chair.

Review and Approval of April 22, 2022, Meeting Minutes
Sims asked for comments, discussion or feedback on the minutes. No discussion items or comments regarding minutes. Sims call for a motion to approve the meeting minutes. Amanda Fuller motioned to approve the minutes and Carlos Fitch seconded. The minutes were approved unanimously.

Informational Items
a. Graduate Student Health Insurance Opt-Out Fee (Attachment 2)
b. 2022/23 IRA Budget Proposal – approved by President de la Torre on 5/8/2022 (Attachment 3)

a. Graduate Student Health Insurance Opt-Out Fee (Attachment 2)
Tracy Love presented an overview of the Graduate Student Health Insurance Program (GSHIP), which is a university requirement that all domestic graduate students who are enrolled in stateside programs show proof of active health insurance. Acceptable health insurance coverages are any Affordable Care Act (ACA) compliant insurance from a US provider, which include private insurance, Covered California, Medi-Cal or the SDSU negotiated option through Blue Cross called Anthem Student Advantage. Anthem Student Advantage contract was negotiated to provide graduate students affordable health insurance and access to emergency, urgent and primary care in San Diego or a
neighboring county. Students are not required to have health insurance through Anthem Student Advantage, but they must enroll if they do not have alternative insurance coverage. GSHIP is only mandated for graduate students, and does not affect undergraduates, matriculated global campus programs or students who are enrolled in 100% online remote programs.

GSHIP started in Fall 2021; however, students were required to pay the insurance provider directly in a lump sum at the beginning of the semester. Students who did not provide proof of health insurance (either through Anthem Student Advantage or elsewhere) faced an enrollment hold. The proposed GSHIP fee would not change the requirements or the cost, but the charge would be as a fee in the students' accounts, versus requiring them to pay the insurance broker themselves. Students would continue to have the option to opt out if they can show proof of insurance, as is current practice with the program. If the GSHIP cost is a fee, versus a separate payment, students will be able to use financial aid to pay for the program or pay in an installment plan option. Students unable to pay for the program will be connected with ECRT to receive financial assistance. This change to GSHIP will allow graduate students to meet the universities mandatory insurance requirement without disrupting their progress towards degree completion.

Love shared the goals for the upcoming year are to ensure awareness of the university’s mandatory insurance requirement and timelines, provide graduate students a single package health coverage option that includes health, dental and vision for under $250 a month. Libby Skiles will facilitate GSHIP changes moving forward and build upon the processes that Well-Being and Health Promotion have developed to provide outreach and support for students. Student Health Services will continue to collaborate with graduate school partners to assist and facilitate the process to make it as easy for the students as possible. They will continue formal communication provided to graduate students in late May, as well as repetitive communication via email, texts and phone calls. Additionally, they plan to inform graduate school program advisors of and where they can refer students for more specialized support.

Shawki Moore expressed concerns about GSHIP being a Category IV fee, versus a Category II Mandatory Fee, since the fee is mandatory. Crystal Little clarified Category II fees are mandatory for all students to pay in order to enroll in the institution; the fee is not applied to all students, and not mandatory if they have alternative options to meet the requirement. If students have alternative health coverage, they can opt-out of the fee. Love clarified that the proof of ACA insurance requirement was set by President de la Torre in 2020 with the program to be launched Fall 2021. As part of her requirement, she instructed then Interim Dean of Graduate Studies, Ed Balsdon, to find additional insurance options for graduate students, which he did. Given the many issues with the inaugural roll out with regards to compliance with the mandate, the President determined that SDSU should align with the protocols most other universities have with this requirement which is a set time for students to opt-out (or waive out) by showing proof of any ACA-compliant active health insurance coverage. If no action is taken, they are auto-enrolled in the SDSU negotiated program to ensure compliance with the
requirement. Moore disagreed with the fee being pushed through the committee so quickly and thought it may foment distrust and asked if the program roll out could be pushed back another year or have designated funding set aside for GSHIP through ECRT. Moore wanted it to be clear and on record that the Associated Students do not support this fee.

Alexia Oduro wanted to know why GSHIP is being presented after the last CFAC meeting and expressed concern over lack of due process. She also noted that increasing the cost of attendance doesn’t necessarily increase grant amounts that graduate students receive. Oduro mentioned most graduate students are only eligible for the State University Grant of $3,588 which doesn’t cover the full cost of tuition, forcing them to rely on loans. Love responded by stating the reason for the delay of presenting GSHIP changes to CFAC was due to negotiating down the contract price with JCB the broker Anthem Blue Cross. Additionally, the timeline to opt-out of the fee would go into the beginning of the semester, increasing opportunities to inform students. Chip Pierce clarified that by increasing the cost of attendance the type of aid available would-be loan eligibility- primarily unsubsidized loans or graduate loans. Additionally, students could apply for scholarships and those funds could be used to pay for this Opt-Out fee.

Meena Alexander inquired about undocumented students who due to their status are not eligible to apply for healthcare, and whether they will be expected to pay for a service that they are not eligible to use. Love stated that undocumented students were able to obtain health coverage and financial assistance to cover the fee in the past year by working closely with the designated ECRT health care coordinator. Andrea Dooley added that Well Being and Health Promotion work with undocumented students to help meet the requirement and support them to access and acquire health insurance. Aniesha Mitchell confirmed that SACD engaged in discussions with the Undocumented Resource center on 5/17/22 regarding this fee; however, there have not been discussions about GSHIP with the cultural centers and graduate studies to date. Mitchell offered support as needed going forward to ensure these groups are engaged.

The following students do not support a GSHIP fee:
Shawki Moore
Karina Estaban
Sandy Mekany
Meena Alexander
Ashley Tejada
Alexia Oduro
Stephen Jackson

b. 2022/23 IRA Budget Proposal – approved by President de la Torre on 5/8/2022 (Attachment 3)
CFAC informed that 2022/23 IRA Budget was Approved by President de la Torre 5/8/2022.
Sims asked if there were any additional public comments or feedback. No public comment.

Sims made a motion to adjourn the CFAC meeting. Fuller motioned to adjourn. Meeting was adjourned at 11:30am.

Reminder: No meetings scheduled from May 2022 – August 2022.