

THE GARNET GRADUATE

The Graduate Student Association Newsletter

of the

University of South Carolina

Happy Fall Ya'll!

Fall is my favorite time of the year. Although it's a hectic time filled with exams and class projects, there are always still opportunities for Gamecock football or a walk around the Horseshoe on a cool, fall day.

As graduate students, our lives can get busy. Many USC graduate students diligently work to balance jobs, school, and family life. Sometimes it can be a real challenge, but I encourage you to keep pressing on! Don't forget to take time for yourself and enjoy some of the great things that come with being a Gamecock graduate student. Get involved with a student organization and take advantage of some of the University's student life activities.

The GSA exists to serve and to advocate for you during your graduate school experience. If there is anything we can do for you, please do not hesitate to contact us.

Best Wishes,
Andrew Dorsey
GSA President

Upcoming Events

❖ **Carolinian Creed and Diversity Day**

On **Wednesday, November 9th from 11:00 AM to 1:00 PM** on Greene Street (Russell House), the Office of Academic Integrity and Student Government will sponsor USC's annual Creed Day Fair. This event is a great opportunity to learn about the Carolinian Creed. Creed and Diversity Day serves as an opportunity for graduate students to recommit ourselves to the ideals found in the Carolinian Creed.

What is the Carolinian Creed?
<http://www.sa.sc.edu/creed/>.



**Graduate Student
Association**
Your Advocates at Carolina



The Carolinian Creed

The community of scholars at the University of South Carolina is dedicated to personal and academic excellence.

Choosing to join the community obligates each member to a code of civilized behavior.

As a Carolinian...

◆
I will practice
personal and academic integrity;

◆
I will respect
the dignity of all persons;

◆
I will respect
the rights and property of others;

◆
I will discourage
bigotry, while striving to learn from
differences in people, ideas and opinions;

◆
I will demonstrate
concern for others, their feelings, and their need for
conditions which support their work and development.

Allegiance to these ideals requires each Carolinian to refrain from and discourage behaviors which threaten the freedom and respect every individual deserves.

GSA Holds Successful Graduate Student Health Insurance Summit

*By: Jason Alston,
GSA Communications Liaison*

It was made resounding clear during this month's Graduate Student Health Insurance Summit that a particular student health insurance approach would be highly beneficial for the numerous graduate students already taking advantage of student health insurance. But it was also apparent that graduate students would need to lobby for this themselves if they wanted to make it happen.

During the October 18th health summit, Dr. Deborah Beck, director of student health services at USC, said that a mandatory hard-waiver insurance policy for all students would bring premiums down. A mandatory hard-waiver policy is an option in which students are required to participate in the student health insurance plan, and opting out requires producing actual proof that the student is insured outside the student group plan.

USC is part of a student health insurance consortium that involves six other South Carolina public universities. Consortium participants USC and Clemson have a hard waiver policy for graduate students, while the Medical University of South Carolina has a hard waiver policy for all enrolled students. Four other consortium universities have no hard waiver policy and, according to Beck, the three institutions with hard waiver policies are "carrying" other schools involved in the consortium. Beck added, however, that without these, other institutions, student health insurance premiums would go up.

During the summit, which involved students from USC and the other consortium participants, Beck said that having more undergraduates participate in the group plan would be beneficial because freshmen and sophomores in particular would pay in with premiums but tend not to get as sick as seniors and graduate students, thus fewer claims. Extending mandatory hard-waiver to undergraduates would bring more students into the plan and would also curb instances of students being uninsured without realizing it, which Beck said is a significant problem at USC.

Undergraduates who are on their parents' insurance would be able to opt out of the student plan. Currently, Beck said other cost concerns like tuition prices have made expanding the mandatory hard-waiver to all students a tough sell for decision makers.

Beck said if the Graduate Student Association at USC wished to lobby for a mandatory hard-waiver policy to be extended to all students, they would need to work together to create a resolution in support of this position, and that resolution would need to come to the attention of USC deans, the provost, the university president, trustees and other administrators.



Benefits and Peculiarities of Insuring

Beck stated that research shows graduate students who have health insurance have higher graduation and attainments rates than those who do not have insurance. She noted that there may be possible benefits in pursuing a statewide mandatory health insurance policy for graduate students at public universities. North Carolina has a statewide mandatory health insurance plan for graduate students that has successfully reigned in some premium costs.

Rocky Pearce, president of the current provider of health insurance for the South Carolina consortium (Pearce and Pearce Insurance), said during the summit that one thing influencing premium costs is that student health insurance, unlike most group plans, does not take gender and age into account when establishing premium rates for individuals; he noted that those aged 18 to 80 will pay the same premium for student insurance. Pearce said there has been a considerable increase of uninsured, older people enrolling in college throughout the country in order to take advantage of insurance availability.

Eligibility for student insurance, Pearce said, is essentially enrollment; regular health plans may have tougher eligibility requirements. Having older plan participants affects claim payouts as older people often have more expensive health care needs.

Pearce, whose company deals with college student health insurance as a specialty and was the first to do so, said that premium costs are also affected by cost shifting that occurs when uninsured people seek medical help; those costs, he said, are passed on to the insured.

Pearce encouraged students to be smart about where one goes to receive treatment as a way of helping keep costs down. He shared a personal experience about receiving similar treatment for a flu complication once at a hospital emergency room and once at an urgent care center. The ER visit cost \$12,000 while the "doc in a box" visit came to roughly \$300 (continued on Page 4).

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Pearce said that having a 24-hour student health center may curb costs by allowing students to avoid the emergency room after hours. Beck later countered this point, however, by stating that data has shown that running the student health center outside of normal business hours is expensive, but the night hours are underutilized by students and much of the after-hours usage has been related to alcohol consumption. Beck concluded that for USC, a 24-hour health center was cost prohibitive.

The presenters were twice asked by audience members why student employees could not opt for the state employee plan, and were told both times that the question would need to be answered by the provost's office.

Pearce, like Beck, championed the mandatory hard-waiver approach.

"To me, if you're going to have a student insurance program, it's going to be hard waiver or it's going to be unaffordable," Pearce said.

Numbers presented by Beck show that consortium premiums went up significantly beginning in 2008, as a number of additional benefits were added to the plan. Beck said the students liked the plan but 97 percent of the money brought in that year was paid out in claims, up from between 66-74 percent in the previous several years. Starting in 2009-2010, the plan was paying out more in claims than taking in premiums.

Background and Questions

Beck said that the consortium began with USC and Clemson in 1996; the two schools thought the consortium approach would help them both get better rates. The seven-school consortium now provides insurance for 7200 students. The State of South Carolina requires a competitive bid process and Pearce and Pearce won the bid in 2008 based on a number of reviewed criteria including premium costs and how claims were to be considered. A bid winner remains the provider for 5 years, and the state is currently preparing for the 2013 bid process.

In addressing a few student concerns, Pearce said that distant education students currently are ineligible for the student plan because there is no way to enforce the "gatekeeping" function served by student health centers to prevent students from seeking inappropriately expensive treatments. Pearce requires students to get referrals for care from student health centers except in emergency cases.

One student with Type I Diabetes mentioned that his pre-existing condition made him ineligible for student insurance and he has to pay \$485 per month to exhaust COBRA coverage to get the supplies he needs. He argued that pre-existing condition limitations may be preventing USC from getting higher quality students who couldn't make do with the current insurance. Pearce responded that he thinks there is an issue in our country of people not really wanting to take care of each other, and that a proposal to raise premiums in order to do away with pre-existing condition limitations was turned down based on student feedback.

Another student asked what could be done once prescription benefits were exhausted. Pearce said that a student in this situation should call his company, as there were workers employed who could help them find other avenues of assistance.

Beck responded to a provider network question by stating that the list of providers that Pearce accepted was one of the largest out there and she was not sure how that could be expanded. Near the closing of the summit, Beck told the audience that her department welcomes opportunities to speak at graduate school and departmental orientations, but that students would need to ask their faculties to invite them.

Beck, Pearce, GSA Health Insurance Liaison John Knox, and graduate school dean Dr. Lacy Ford, who was also in attendance, all stressed that students would need to be vocal about what they want in a plan if they are going to see changes that they like. Questions related to student health insurance are still being entertained at thehealthsummit@gmail.com. The entire health summit was streamed live throughout South Carolina and is archived online at <http://breeze.sc.edu/p6hlguhp538/>.



ANNOUNCEMENTS

Study Abroad...in Cuba!

Are you ready for looking for an exciting study abroad adventure?



The Higher Education Program at USC is sponsoring a study abroad program to Cuba for graduate students, and is open to students from all disciplines (with priority given to students in the Higher Education Master's/Ph.D programs). The course on Comparative Higher Education will meet on Thursdays until Spring Break when we will spend 10 days in Cuba. This is a unique opportunity to study in a country not generally open to Americans, but recently made available for academic travel due to changes in travel restrictions.

Information related to the class and trip, including the itinerary and the syllabus, is available on the Program's web page: http://web.me.com/christiankanderson/Academic/HESA_Study_Abroad_2012.html

Age Identity Survey USC Sociology Department

USC sociology graduate student Josephine McKelvy is conducting a study on age identity. Take a moment and help a colleague by taking her (USC) IRB-approved survey by visiting: <http://bit.ly/ais2011>

The Indian Student Organization brings you: 'Jashn 2011-A Celebration of India', our annual cultural extravaganza

Join the Indian Student Organization in celebrating the richness, diversity, and the beauty of India through elegant *dance*, fusion *music*, traditional *fashion* and colorful *food*.

This year's guest performances feature the Bangladesh Student Association and Nepalese Student Association. Featured performance by Gamecock Bhangra and introducing *DJ Oz!*

Date : Saturday, November 5th
Time: 6:00pm - 9:00pm
Venue: Russell House Ballroom

\$10 with USC I.D
\$12 for everyone else & 'at the door'
\$5 for Advantage Card Members

Tickets available from committee members, volunteers and at the Russell House Information Desk!

For more Information visit the
ISO website: <http://web.sa.sc.edu/indiansa/>

On Friday, October 14th, the GSA hosted graduate student fun day for graduate students and their families. The event was organized by the GSA's Spouse and Family Liaison Lauren Vervaecke and it was quite a success! Students and their families enjoyed complimentary Marble Slab Ice Cream, great music provided by "DJ Snow" and some folks even conquered the USC Challenge/High Ropes Course!



GRADUATE STUDENT FUN DAY



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