

RE: Response Requested: Caltech for Affordable Healthcare's Petition

Patel, Ashay <appatel@caltech.edu>

Wed 2020-09-16 3:53 PM

To: Vice President for Student Affairs Office <vpsaoffice@caltech.edu>; Bagherian, Dawna P. <dawna@caltech.edu>; Panangaden, Jane M. <panangaden@caltech.edu>

Cc: President Thomas F. Rosenbaum <president@caltech.edu>; Tirrell, David A. <tirrell@caltech.edu>; Gilmartin, Kevin M. (Kevin) <kmg@hss.caltech.edu>; Steurbaut, Margo <Margo.Steurbaut@caltech.edu>; Yan, Ellen <eyan@caltech.edu>; Husic, Corey C. <chusic@caltech.edu>; Rees, Douglas C. (Doug) <dcrees@caltech.edu>

Dear VP Shepherd and Dean Rees,

The issues presented have not been adequately addressed, given the GSC's extensive analysis of the cost-of-living for graduate students. In particular, we know that the Caltech health plan does not address the needs of every member of the Caltech community, given that a significant fraction of students avoided necessary medical care due to cost, even before the last two years of increasing out-of-pocket expenses.

Caltech for Affordable Healthcare has contacted you directly precisely because the established channels for student input have not worked. CAH was formed in response to the student representative on the Faculty Health Committee informing the student body of the proposed health plan cuts. Despite this student rep conveying the concerns of the hundreds of graduate students who submitted feedback on the proposal to the committee, and CAH's petition, which was workshopped by 260 grad students and was ultimately signed by 42% of graduate students, our voices were ultimately ignored. Moreover, Article VII, Section 9, Subsection 1 of the Faculty Bylaws limits student participation to no more than one-third of the elected Faculty membership, and students on the Health Committee last year did not even vote on the proposed cuts, nor were their objections noted in the committee's report. This usual level of student input into our own health insurance plan is woefully inadequate, at all times and especially during a global health crisis.

Furthermore, you will be pleased to learn that as of Friday, September 11th, the two of us (Jane and Ashay) are the new student reps on the Faculty Health Committee, and that we were elected because of our extensive work over the past few months listening to students' health needs, gathering written stories and feedback from students, organizing a healthcare town hall, and helping to craft Caltech for Affordable Healthcare's petition. We have already spoken to last year's reps and been briefed on the latest situation with UHCSR.

As students who have extensive experience with navigating the healthcare system, the student health insurance plan, the Emergency Fund, accessibility issues, and housing/housing law, we are well aware that these issues are "challenging and complex." But in order to be the "collaborative partners who can bring forth the perspective and needs of the graduate student community" that you describe, we think that "meaningful dialogue" around these complex issues is in the best interest of grad students. So we ask that you continue such a dialogue, and hope in particular that incoming VP Gilmartin as well as the final decision-makers on the matter of the student insurance plan will be part of this conversation.

Warm Regards,

Jane Mariam Panangaden and Ashay Naren Patel (2020-21 Student Reps on the Faculty's

Standing Health Committee)
On Behalf of Caltech for Affordable Healthcare
On Behalf of the GSC Health Subcommittee

Ashay Patel
(He/Him/His)

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From: [Vice President for Student Affairs Office](#)

Sent: Monday, September 14, 2020 5:19 PM

To: [Bagherian, Dawna P.](#); [Panangaden, Jane M.](#); [Patel, Ashay](#)

Cc: [President Thomas F. Rosenbaum](#); [Tirrell, David A.](#); [Gilmartin, Kevin M. \(Kevin\)](#); [Steurbaut, Margo](#); [Yan, Ellen](#); [Husic, Corey C.](#); [Rees, Douglas C. \(Doug\)](#)

Subject: RE: Response Requested: Caltech for Affordable Healthcare's Petition

September 14, 2020

Dear Ashay, Jane and Dawna,

We appreciate your concerns and have addressed the issues raised to the fullest extent possible. It is no longer productive or in the best interest of the parties to this conversation to continue to respond on this matter in the manner requested.

We face challenging issues in healthcare and difficult decisions ahead in how Caltech helps out every member of the community in coping with rising healthcare costs. We have an established process for working with the graduate student community on this topic and ask that you please direct your concerns through the student representatives on the Faculty Health Committee. We rely on the representatives to this committee to be collaborative partners who can bring forth the perspective and needs of the graduate student community and engage in meaningful dialogue around a challenging and complex topic that impacts us all.

On behalf of the Caltech leadership,

Douglas C. Rees
Dean of Graduate Studies

Joseph E. Shepherd
Vice President of Student Affairs

-----Original Message-----

From: Bagherian, Dawna P. <dawna@caltech.edu>
 Sent: Sunday, September 6, 2020 1:14 PM
 To: Rees, Douglas C. (Doug) <dcrees@caltech.edu>
 Cc: Patel, Ashay <appatel@caltech.edu>; Panangaden, Jane M. <panangaden@caltech.edu>; Bagherian, Dawna P. <dawna@caltech.edu>; President Thomas F. Rosenbaum <president@caltech.edu>; Tirrell, David A. <tirrell@caltech.edu>; Shepherd, Joseph E. <joseph.e.shepherd@caltech.edu>; Gilmartin, Kevin M. (Kevin) <kmg@hss.caltech.edu>; Steurbaut, Margo <Margo.Steurbaut@caltech.edu>; Yan, Ellen <eyan@caltech.edu>; Husic, Corey C. <chusic@caltech.edu>
 Subject: Re: Response Requested: Caltech for Affordable Healthcare's Petition

Dear Deen Rees and VPSA Shepherd,

Thank you for your message. We really appreciate your continued communication on this matter and are hopeful that together we can find a solution that works for all grads.

We'd appreciate it if you could please respond directly to each point in the petition <<https://caltechgradhealth.com/#petition>> with either a commitment to meet the demand or a rejection of the demand along with the rationale for rejection. We would also like to know which office or person is responsible for the final decision on each point.

Looking forward to continued dialogue,
 Ashay Patel, Jane Panangaden, and Dawna Bagherian On behalf of Caltech for Affordable Healthcare (CAH)

On Fri, Sep 4, 2020 at 2:13 PM Rees, Douglas C. (Doug) <dcrees@caltech.edu> <<mailto:dcrees@caltech.edu>> > wrote:

September 4, 2020

Dear Ashay Patel, Jane Panangaden, and Dawna Bagherian,

Health care is of unquestioned importance at the local, national, and global levels—especially now, as we continue to respond to the COVID-19 pandemic. Like you, we are very concerned about the implications of rising health insurance costs and need to find ways to mitigate these costs in a sustainable and enduring manner. We are committed to providing access to appropriate coverage at a reasonable cost to all Caltech students and employees, as well as the health services provided through Student Wellness Services (SWS) on campus.

We must, however, directly address the claim that health care is not affordable for Caltech graduate students. The Institute is committed to continuing to substantially subsidize the premium. The subsidy currently covers 80% of the total premium costs which enables us to offer a full-featured insurance plan to all graduate students at a cost of \$630 per year, which is 1.7% of the minimum stipend for the coming year. For the minority of students who reach the maximum deductible and in-network out-of-pocket costs, these costs will represent 7.2% of the minimum stipend. Between the changes in the cost of the premium and maximum impact of deductible and out-of-pocket limit changes, the maximum in-network incremental financial impact from last year is 1.6% of the minimum stipend for the coming year.

While these health insurance cost increases may be worrisome to some, they will be offset by the previously approved \$1,500 increase in the graduate student stipend to \$36,500. This increase, which is the only annual salary increase being implemented this year for members of the Caltech community (all other salaries have been frozen), reflects a 4.3% increase at a time when the consumer price index in Los Angeles has increased 1.9% over the past year (https://data.bls.gov/timeseries/CWURS49ASA0&output_view=pct_12mths) and rents on and off campus have either remained constant or decreased (<https://www.rentjungle.com/average-rent-in-pasadena-ca-rent-trends/>). The intent of this stipend increase was and continues to be to support graduate students in managing rising costs of living, including health care costs.

We understand that each graduate student has individual situations that may result in higher health care costs, but on the whole, the usage data and student access to resources indicates that the plan is affordable and has appropriate benefits. The Graduate Studies Office stands ready, as always, to assist students who face unanticipated financial challenges, together with representatives in Human Resources who can facilitate interactions with the insurers and providers.

The increasing cost of health care will continue to be a significant issue for the coming years based on the current utilization of the graduate student health insurance plan. This use is driven by non-COVID medical and prescription reimbursements, reflecting a wide range of health care utilization and claims across the student population. We are engaging with our insurance provider, United Health Care, to gain a clearer understanding of usage patterns and trends that will impact costs for the 2021-22 academic year, with the goal of managing escalating costs. We want to emphasize that we are committed to working with the graduate student community through our established process and the representatives on the Faculty Board health committee to assess needs and to provide recommendations to the administration. This is not a unilateral process but a consultative one. Caltech is committed to ensuring that you continue to have access to a quality plan that supports your health and wellbeing.

On behalf of the Caltech leadership,

Douglas C. Rees
Dean of Graduate Studies

Joseph E. Shepherd
Vice President of Student Affairs

> On Aug 11, 2020, at 12:20 PM, Patel, Ashay <appatel@caltech.edu>
<<mailto:appatel@caltech.edu>> > wrote:

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> Dear President Rosenbaum, Provost Tirrell, Dean Rees, VP Shepherd, VP Gilmartin and VP Steurbaut,

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> Per our letter on May 1 2020, over 42.6% of the graduate student body, along with many alumni, faculty, and undergraduates, have signed a petition demanding both a health insurance plan that meets our basic needs, as well as changes to the process by which a plan is selected to involve more student input. As of today, we still have not received a direct response from you regarding this petition.

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> As you know, the pandemic has created significant stress for everyone within the Caltech community. Graduate students' compensation is insufficient to allow us to pay for emergency or chronic medical expenses in the best of times, as evidenced by the fact that even in 2018, one third of graduate students avoided necessary healthcare due to the anticipated cost. The GSC Advocacy Committee recommended a cost of living adjustment to the stipend of \$3000 for the upcoming academic year to keep pace with rising rents and other increasing costs. The Fall stipend increase of \$1500 is already less than this cost of living adjustment, and will not cover these new out-of-pocket medical costs - especially for chronically ill and disabled students. At this moment in particular, it is crucial for Caltech to commit to supporting the needs of graduate students. If the Institute is unwilling to do this, it is effectively closing off its graduate program to all but the most privileged among us.

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> Please respond to each point in the petition with either a commitment to meet the demand or a rejection of the demand along with the rationale for rejection by Monday 8/24/20. We would also like to know which office or person is responsible for the final decision on each point. We understand that this is a hectic time, so if you cannot meet that deadline, please give us a clear time when we can expect a response so that we can plan accordingly.

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- > We eagerly await your response,
- > Ashay Patel, Jane Panangaden, and Dawna Bagherian
- > On behalf of Caltech for Affordable Healthcare