



**WHEREAS, healthcare quality and affordability are top priorities of the Georgia Tech graduate student body;** students have collaborated with the Georgia Tech administration for at least the past ten years on advocating for improvements to the Student Health Insurance Plan (SHIP), broadening Stamps Health Services offerings in exchange for health fee increases, and implementing a health insurance subsidy for Graduate Research Assistants (GRAs) and Graduate Teaching Assistants (GTAs); and

**WHEREAS, the Georgia Tech administration has relied on robust student input to drive decisions on benefits and coverage offered by the Georgia Tech SHIP;** when Georgia Tech established its own SHIP, students were actively involved and drove decisions to improve the plan by adding dental and vision coverage, reducing deductibles, and decreasing out-of-pocket maximums; and the Georgia Tech administration has worked to redirect funds from the Comprehensive Administrative Review (CAR) to mitigate financial stress; and

**WHEREAS, the proposed consolidation to a unified University System of Georgia (USG) SHIP will provide Georgia Tech graduate students with lower quality and more expensive health insurance;** proposals involving consolidated USG plans increase healthcare costs for Georgia Tech graduate students by decreasing coverage while increasing premiums, deductibles, and out-of-pocket maximums; and health insurance premium increases contribute to plan enrollment decreases [1]; and

**WHEREAS, rising healthcare costs exacerbate the high cost of living faced by Georgia Tech graduate students;** Georgia Tech graduate students face acute financial stress, as Atlanta median rent prices are at least 50% higher than the statewide average [2]; a recent survey found 60% of college students and recent graduates had difficulty affording health insurance for cost-related reasons [3]; and Georgia Tech graduate students bear the highest mandatory fee burden of any national peer institution [4]; and

**WHEREAS, health insurance costs are important factors in Georgia Tech's ability to attract and retain top graduate students;** while Georgia Tech's appeal to top graduate students is an important component of USG's goal to "build a strong talent pipeline for the state's economy" [5], its attractiveness and competitiveness among top global universities is damaged by the increased costs and decreased quality from the proposed consolidation of the Georgia Tech and USG healthcare plans; now, therefore,

**BE IT RESOLVED that on behalf of the Georgia Tech graduate student body, *the Graduate Student Government Association strongly opposes the proposed consolidation of the Georgia Tech and University System of Georgia student health insurance plans;* and**

**BE IT FURTHER RESOLVED that on behalf of the Georgia Tech graduate student body, the Graduate Student Government Association supports efforts by Georgia Tech and the University System of Georgia to increase affordability and improve Georgia Tech graduate student financial well-being;** maintaining and increasing the competitiveness of Georgia as a leading destination for top graduate students.



Lea Harris  
Graduate Student Body President

[1] Cutler, "Employee costs and the decline in health insurance coverage," Forum for Health Economics & Policy, 6(1), 2003.

<https://www.nber.org/system/files/chapters/c9863/c9863.pdf>

[2] U.S. Department of Housing and Urban Development Fair Market Rents for one-bedroom apartments. The fair market rent for a one-bedroom apartment in the Atlanta metropolitan area is \$1040; the average fair market rent for a one-bedroom apartment of all metropolitan areas statewide is \$687. Living costs are likely even higher in midtown Atlanta near the Georgia Tech campus.

[https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2021\\_code/select\\_Geography.odn](https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2021_code/select_Geography.odn)

[3] Agile Health Insurance, "Poll: 72% of college students and recent grads have challenges finding affordable health insurance, June 20, 2017.

<https://www.globenewswire.com/news-release/2017/06/20/1196850/0/en/UPDATE-Poll-72-of-College-Students-and-Recent-Grads-Have-Challenges-Finding-Affordable-Health-Insurance.html>

[4] 2018-2019 mandatory student fee data from Association of American Universities (AAU) members.

[https://docs.google.com/spreadsheets/d/1feKRv0fGiZuxQj3rV4z7jg9nLFDNKUgcoQgrq\\_Icsfc](https://docs.google.com/spreadsheets/d/1feKRv0fGiZuxQj3rV4z7jg9nLFDNKUgcoQgrq_Icsfc)

[5] USG College 2025 Initiative, Charge to the Committee.

[https://www.usg.edu/college2025/charge\\_to\\_the\\_committee](https://www.usg.edu/college2025/charge_to_the_committee)