YPA Advocacy Committee - Health Insurance Update: January, 2019

Abstract

This report summarizes the proposed changes to Yale’s health insurance for postdocs and the efforts by members of the Yale Postdoc Association (YPA) to prevent these policies from taking effect. Last fall, Yale announced that employee health insurance premiums would increase for 2019 and that new copays would be introduced. In response, the YPA collected feedback from the postdoc community and conducted a survey to determine the unintended negative consequences of the proposed changes. Briefly, approximately 330 responded (out of a total of 1200 postdocs at Yale). A majority (87%) of postdocs reported that the proposed changes would negatively affect their access to healthcare in the coming year. Postdocs were particularly concerned about how the proposed changes would affect their access to mental healthcare, healthcare for their families, and their financial stability. With these data and the many dire concerns postdocs shared with us, the YPA then arranged for several meetings with members of the administration and advocated on behalf of the postdoc community. These meetings were productive and our concerns were heard in good faith. Our efforts, alongside those of concerned faculty and staff, were instrumental in Yale’s decision to 1) delay the implementation of copays until July, 2019 and 2) rescind the proposed increase Postdoctoral Associates’ monthly premiums. Going forward, representatives from the YPA, faculty, and staff have formed a “Benefits Advisory Board”, which will meet biweekly for the next three months with members of the administration. Our goal is to help Yale find health insurance solutions that will avoid the unintended consequences of their proposed policy changes. We are grateful to the postdoc community for trusting us with your stories as we sought to amplify your voices. We welcome your continued feedback, questions, and concerns.
Yale Announces Changes to the Yale Health Plan (November, 2018)

Last November, the University announced it was making changes to the Yale Health Plan benefits including an increase in monthly premiums and the introduction of copays for some services at Yale Health. The proposed changes included:

- $20 copay for office visits, inside and outside the Yale Health Center (includes provider visits in primary care, specialty care, Acute Care, behavioral health/mental health, and physical therapy). Regular check-ups or "wellness" visits are exempt.
- $20 imaging copay, outside of Yale Health Center (includes plain film x-rays and ultrasound).
- $100 complex imaging copay, outside of Yale Health Center (includes MRI, CT, and PET).
- Annual premiums will also increase again in 2019 (see table below of monthly postdoc contributions).

<table>
<thead>
<tr>
<th>Status</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>Overall increase over 4 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$20</td>
<td>$30</td>
<td>$50</td>
<td>$74.50</td>
<td>372.5%</td>
</tr>
<tr>
<td>Family</td>
<td>$60</td>
<td>$85</td>
<td>$120</td>
<td>$181.50</td>
<td>302.5%</td>
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</tbody>
</table>

In response, many individuals and organizations from across campus voiced their concerns to multiple members of Yale’s administration. One effort was led by Dr. Rene Almeling (Associate Professor and Director of Undergraduate Studies, Sociology Dept) who created a petition opposing copays that received over 700 signatures in the first week. She also collected personal stories from faculty, staff, and postdocs detailing how these changes would negatively impact the community. She summarized these findings in a letter to members of the administration, including President Salovey, and advocated that Yale revoke the proposed copay policy.
Contemporaneously, the Yale Postdoc Association (YPA) gathered feedback from the postdoc community and met with representatives from the administration including John Alvaro (Director of Postdoc Affairs) and Michael Crair (Deputy Dean of the Medical School). In these meetings, we advocated on behalf of postdocs and made it clear that there were severe unintended consequences of the proposed changes, which would significantly hurt the health and financial stability of postdocs and their families. Dr. Alvaro and Dr. Crair were sympathetic to our concerns and supportive of our efforts to petition the administration to reconsider the proposed changes. Notably, Dr. Alvaro contacted members of the administration on our behalf, relayed our concerns, and helped the Advocacy Committee to arrange a future meeting with Human Resources.

Yale Delays Implementation of Copays (December, 2018)

As a result of these preliminary efforts, Janet Lindner (Vice President for Human Resources & Administration) decided to delay the implementation of copays until July of 2019 in order to give her and her team more time to “determine the best approach to take for 2019 and beyond.” She also decided that the employee contribution for Postdoc Associates’ monthly premiums would not increase but rather be covered by our employer’s contributions. Unfortunately, since Postdoc Fellows do not benefit from employer contributions to their health insurance, their premium, which is the full cost of the Yale Health Plan, increased in 2019. In addition to our opposition to copays and premium increases, the YPA will also advocate that the disparities between Associates’ and Fellows’ health insurance benefits are eliminated.

In mid December, members of the YPA Advocacy Committee met with additional members of the administration and Human Resources including John Alvaro, Lisa D’Angelo (Assistant Provost of Research), Peter Schiffer (Vice Provost for Research), Hugh Penney (Senior Advisor, Benefits Planning), and Janet Lindner (Vice President for Human Resources). At this meeting, we gave a detailed summary of our survey that polled approximately 330 postdocs (~27%) on their views regarding their health insurance and access to healthcare. The data were striking:
Figure 1. 87% of postdocs reported that the proposed changes will negatively affect their access to healthcare.

Figure 2. The majority of postdocs believed that they will be less likely to seek healthcare in the future.
Figure 3. The majority of postdocs believed they would be less able to afford other basic expenses.

In these meetings with Yale administrators, we also summarized the powerful testimonials we received, which were extremely effective in conveying the real implications of these policy decisions. Postdocs expressed deep concern for their ability to access mental health care, for their spouse’s and children’s access to healthcare, and their ability to continue to afford to live and work in New Haven. As your advocates, we were clear in conveying these fears and made sure that your voices were heard. Overall, it was an effective meeting: Ms. Lindner was especially open to receiving feedback and pledged to study these issues closely.
Yale Convenes the “Benefits Advisory Board” (January, 2018)

On January, 11th, we met again with Mr. Penney and Ms. Lindner of Human Resources to discuss health insurance policy at Yale. By then, we had joined our advocacy effort with faculty and staff including William Nordhaus (Sterling Professor of Economics and Chair of the Faculty Senate), Mark Schlesinger (Chair Health Policy and Management Dept., School of Public Health), Gregg Gonsalves (Assistant Professor of Epidemiology and Associate Professor of Law), Rene Almeling (Associate Professor and Director of Undergraduate Studies, Sociology Dept) and Zoe Keller (LGBTQ Staff Affinity Group). Again, the results and testimonials from the YPA survey were incredibly effective in our efforts to convey the unintended consequences of the proposed policy changes, especially those that would most severely affect postdocs. As a group, we convinced Ms. Lindner and Mr. Penney to convene a “Benefits Advisory Board” consisting of faculty experts and representatives from the community, including staff and postdocs (YPA Advocacy Committee). Going forward, the YPA Advocacy Committee will continue to fight for postdocs as we help craft strategies to address rising health care costs while avoiding unintended and negative consequences that hurt postdocs and the broader Yale community.

In closing, the YPA Advocacy Committee would like to thank all of the postdocs who submitted their responses to the survey, shared their personal and sometimes painful stories, and contributed their time, intellect, and research abilities to these efforts. Your time and courage are deeply appreciated by the committee and your peers. Please do not hesitate to reach out. We are eager to engage the community, recruit volunteers, and listen to your ideas and feedback.

Best,

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