

STUDENT ASSEMBLY HEALTH FEE FORUM

Disclaimer: The following notes were taken during the Student Assembly Forum. While the notes attempt to convey student inquiries and responses heard from VP Susan Murphy on behalf of the administration, it should be considered that these notes are not a word-for-word transcription and therefore may contain errors.

I. Question & Answer session with Vice President Susan Murphy

Q: Could you please explain in more detail exactly what the financial breakdown of the fee is? (Alex Klein)

A: \$350 fee that is the Health Fee. \$150 is targeted towards the expansion of services for those students who are paying the fee. Students who now are not on our health insurance have to pay a fee for service as they go. There is now a list of services that will be covered by a \$10 co-pay. Physical therapy, preventive care, medical supplies that go with the visits, x-rays, in-house lab test, STD screenings, these are job examples that students are currently paying a fee for service. This is an expansion of services. \$200 is to pay for two parts. One is the staffing that we put in place when we expanded our services after 2009 and 2010 as a result of two key public health crises H1N1 and Suicide Cluster. In recent years we have added 5.6 full time equivalents of mental health, 3 clinicians. Did not have a permanent source of funding to backfill. Unwilling to hire staff and cut back on services. The funding was borrowed to cover the short fall on funding. Approx \$70 of the \$200. Students who are on Student Health Insurance will also have a portion of their fee going towards this. None of the fee is going towards the creation of the expansion. This has been funded by gifts, contributions to the colleges, contributions of the administration.

Q: As an educational institution, where does Cornell's responsibility to students health begin and end? (Daniel Garay)

A: Excellent and very complicated question. The Board of Trustees passed the policy of every student having health insurance. We are a community lives, eats, and breathes together. It would be different if we were an institution that was spread out over an urban setting. Take a responsibility and an obligation to worry about the public health and individual health of students. Health crises have a public impact. 2009 and 2010 are the most dramatic example. Anyone who has had friends who have had mental health crises or alcohol crises know the toll that it can take on the community.

Q: Low income students and economic need- on private insurance, receive heavy financial aid, have only been to Gannett once, outlier population, how to pay for this \$350 (Matt Harkins on behalf on many students)

A: Seek an additional loan from Gannett. We do not have the grant aid available to help cover it. There is a very small population of students who receive a grant to help pay for health insurance including students from New York State who are receiving Medicaid. Undergraduates on the Opportunity program also receive some assistance. In your financial aid package there is some allowance for personal expenses, some students may make some trade offs. Don't want to overstate that. Student loan is the source that is currently available.

Q: In what ways are students benefiting from the health fee both in terms of long term and short term?

A: For a number of students who will be paying the fee, they will now have less out of pocket. If a student who is on the health insurance sprains an ankle the cost is about \$350, if I am on Student Health Insurance I will only pay \$10. Students on private health insurance would be given a bill for \$270. You would still have the \$270 cost but you would only pay \$10. If you do not live nearby you likely cannot wait to take care of these injuries. It is a benefit to students to keep the staffing at the level that it is.

Q: Why were students left in the dark about the fee? Why was the administration dishonest about where this money was really going?

A: Take issue with the second question because does not feel that the administration was dishonest. We have been working for over 20 years to find a sustainable model. Many peers went to a health fee before us. It has been a fair criticism that students have not been brought in from the ground floor to solve this problem. Historically students are not consulted for making all funding decisions. We chose to do a copay so that there is a parity between student health insurance students and students without. There is a student insurance advisory committee that has students, faculty, and staff. The need for the fee and whether there would be one was one of those decisions that ultimately the administration had to make. All of the information being given right now is on the website.

Q: There was no mention of paying off debt in the initial e-mail

A: Difference in interpretation, my view is that it was the cost to maintain the services that we previously had, not meant to obfuscate.

Q: When and how will the students find out successfully this austerity measure is going- the debt repayment, the expanded services, etc. (Caro Achar)

A: Broader conversation beyond the health fee, President Skorton is getting ready to share with the broader community the financial plan, trying to set a date for when this will be, the reality that university wide our budget is barely balanced, at the Center in Ithaca it is not balanced, there will be another tightening of the belt across all of the colleges and all of the administrative units, efficiency committee- how does IT get managed across all of the units. Gannett is part of that because it is an administrative unit, not on the clinical side but on the administrative, IT, HR. As to where the fee is going, what is in that \$200.

Q: Given the lack of access to Gannett on weekends and in the evening... would this go towards an extension of services and would that include longer hours (Carolina Bieri-SA CLC committee)

A: They are in the middle of that type of analysis. They are open from 5-7 for consultation particularly in the mental health area. They are open on Saturdays. They are available 24/7 in a crisis. They are not open later than 7. We have heard from students and parents that there is an interest in expanding the hours. The staff is trying to figure out if there is a staffing plan that allows you to stretch the hours. The second question then becomes if there is a demand to expand the hours and at what cost. Does the fee bring us any additional revenue to help cover

that cost? Do you have the fee increase to X amount to be able to hire the staff to work on Sundays? That would be an additional staff person who would cost more money. Cannot say how they are looking at it but the staff is looking at ways to expand staffing.

Q: Will the health fee be the only cost the students will suffer this year? (Caro Achar)

A: Yes there will be a tuition increase, I am sure. President Skorton will be having this conversation with the campus in the coming weeks. Has never seen a year without a tuition increase. Our biggest costs are people. Some of which are driven by union contracts. There will not be a housing and dining increase next year.

Q: Why the cost is going to students? Are there any alternatives? Why should this fee apply to students who chose not to go to Gannett and to use off campus health care instead? (Joseph Vinegrad on behalf of many students)

A: Not just for the individual services rendered for people who are seeking care. There is an aspect of what the staff at Gannett does to support public health on Campus.

Q: Once the debt is paid off will there be a reduction in the fee cost? What would be the consequences of reducing the fee right away? (Peter Biedenweg)

A: The consequences would be that we would either have to cut back on the access to services. You would have a fee increase with virtually no benefit. Or we would lack sufficient funding to maintain the staff that we currently have. When the debt is paid off we will have to look at where we are in terms of the services that the campus is looking for. We will be in a new building by then. Even though the building is being paid for by other funds, will there be any maintenance fees that will be associated with that? The debt will take 6 or 7 years to pay off.

Q: Why do students not have a bill of rights? (Gabriela Borges)

A: Cannot tell why it has not passed. In the campus code there are a number of rights that are outlined. What else do you want included in a student bill of rights? We have many freedoms already on this campus. It may be that the way the Campus Code is written that we tell you what the consequences are but it could be interpreted in a way that outlines the rights.

A: (President Sarah Balik) Currently in the process of rewriting a student bill of rights

Q: Do not believe that we are getting good care at Gannett. Some of us worry that the expansion of services are being used by the same people specifically repeat services like Physical Therapy. Some of us believe that other students shouldn't be paying for this. (Franklin Yang on behalf of Hotel School students)

A: From an overall organization, Gannett is by external measure is one of the highest regarded health services. Does not mean that on an individual case that you do not have an experience to your liking. We need that feedback. There may be an individual issue with a provider or a systemic issue. There is a Patient Advocate available. Students need to know where they can take these concerns. Do you only have to pay because you are getting a direct service or are there a benefit to having a top quality health provider on a residential campus. We do not know

when the next public health crisis is going to occur. You cannot staff at that level when it does occur.

Q: Whether people should be paying for other student's services?

A: The training we do of faculty to notice and respond to students in distress. All of the information that can be accessed on the web. All of the work that we are doing with regards to bystander intervention, alcohol, etc.

Q: Student Assembly representatives were initially invited. Other than that the student body did not hear about it at all, no one else had any idea that this is what you were considering. At some point you stopped inviting students to these meetings and then they found out only a few hours before the SA meeting. After it came out that it was actually going to the debt, it was backtracked and students were told not to share any confidential information. Why aren't students included in decisions that affect us? (Daniel)

A: It is true that we consulted with some SA representatives and some non-SA representatives. It was an administrative problem that we were trying to solve. How were we supposed to maintain the services that we were trying to have in place? Held some focus groups to get some feedback. I would agree that in hindsight we ended up putting some SA members in an awkward position. They were led to believe that they needed to keep it confidential after it was put out in the public. That is a relationship that we need to repair with the SA. We thought that when we were having these focus groups that it was likely going to spread. They did not sign a confidentiality requirement but we did ask them not to go publishing it in the newspaper in case it didn't come up. If students are feeling that they need to be completely transparent, we might have some conflict there. We aren't afraid of anything except misinformation. The budgets are complicated and there is information that includes staff salaries and compensation packages. Some of this information is not appropriate for students and it is not your job to be burdened with this information. We talked about it and chose internally to go to a different path than we might have had. This is why you have an administration because someone has to decide what to do about the 'business' of Cornell while you are in classes. If I were afraid, I would not be here this afternoon trying to answer as many questions as I could.

Q: How much debt is Gannett in? (Gabe Kaufman)

A: The total amount that we had to borrow in the 2 years plus interest is in excess of 4 million.

Q: You did not explain \$130. Only \$70 was going to staffing. None was going to building expansions. If you are taking out a loan, might it not be the case that this is collateral for projects that you have not yet mentioned. Why do employees get cut before building expansions get cut? (Nadia Shabaro)

A: I was not understood. \$150 is covering increased access to services. \$200 is covering the increased funding that we provided to Gannett when we increased the staffing in 2009-2010. To maintain that level of staffing, we had to borrow for 2 years in excess of 4 million. \$70 is covering the debt. The rest is covering the maintenance of the increased staff. 1/3 came from philanthropy, 1/3 from the colleges, 1/3 from the administration for the Gannett expansion. The institution is at a point where our faculty is at an all time high. We have never had more faculty

than we currently have now on campus. We are doing some back filling anticipating future retirement. We have had a building phase and some of it is paid for by the state and not by Cornell. The President at his Town Hall will better answer these questions. I do not know all of these decisions that the deans and engineers are making about their specific buildings.

Q: What measures do you have in mind to go forward with transparency especially with the Student Assembly? (Yamini)

A: I have some ideas whether or not they get taken up as I am leaving. We hope that the conversations that President Skorton is having in the spring will not be a onetime event. I think there should be a shared governance conversation with the shared governance every fall. When things that particularly involve students we need to come up with better ways than we have found. I do not know what President Garret's style will be and what her experience has been previously.

Q: In the past week since the Student Health fee has been announced it has invoked anger and discussions about financial transparency, I think if President Skorton had sent students some numbers in his initial e-mail that it would have gone a long way (Blake Brown)

A: There are a couple of documents that exist about the finances. Within my division, we have an annual report that is online and in office that has an income and expense statement. This has been available since I have been VP. The financial statement of the university is publically accessible. Some people will find it accessible while others will not due to the nature of it. There are publications that come out after the board has approved it called "The Budget Document." It's not for lack of information but lack of making information publicly accessible.

Q: I can think of several situations where a loan gets denied or a loan is a poor financial decision, sometimes you just cannot take out another loan is there another option? (Steven Masterson)

A: At this point, we do not have another path. We will have to see if any students do not have another place to turn. Beyond the loan or incorporating it to how you are using the allocation in your financial aid, we do not have another path at this stage. I understand if this is a harsh answer but I do not have another answer at this stage.

Q: I currently serve as the LGBTQ representative on campus, according to the report LGBTQ people are the most likely to suffer from a bias incident, LGBTQ students are more likely to need mental health services, I personally suffered a bias incident and was considered an expedited case so I would services within 2 weeks instead of 3, I was forced to take my care off -campus (Philip Titcomb)

A: We do triage urgency of cases within CAPS. Urgent, immediate, less urgent. Every case that comes there is a phone triage. You call it in and within 24 hours we would have a phone triage. Within 24 hours there is an assessment made and a path is established. Let's Talk is meant to provide walk-in services. There are also group sessions, which would not have been appropriate in your case. We are trying to create a range of services that are available and target them to the level of need. Your perception of level of need and ours do not always align. If there is a negative impact on that we need to look into that. We also need to look to see if this is an issue in a

specific community. With what the demand is and what our staffing is, we are trying to avoid over-staffing but when do we need to start either growing hours or the people.

Q: One of the reasons used to justify for the fee was in comparison to Cornell's IVY+ peers, schools that also have free bus passes, gym memberships, etc. and have fee waivers- why are we only similar to our peers when it is politically convenient? (Alex Klein)

A: I do not take that we use benchmark information when it is politically convenient. We try to use it on a whole variety of issues. We are a much poorer institution than most of our peers. Our endowment is much smaller than our peers. The size of our student body and the financial need of our student body and the size of our overall campus, we are trying to compete without having our tuition levels twice as everyone else. We are just beginning to get the gift money from our alumni at a comparable level of our peers. We do not always come up favorably but we know that.

Q: As Gannett's debt is paid off and the services are expanded, will you follow up with us about the transparency of where the money is going? (Maria Chak)

A: We can tell you in broad categories. What is going to salary expense or what is going to equipment. It is unlikely that we can provide the specifics. The Health Fee advisory committee might be able to help us figure out what types of questions we need to address to students. All of this information is on the Cornell Caring Community website. If you would like more information on this website, please send me an e-mail and let me know.

Q: It has been stated that campus austerity policies has affected Gannett over the past couple years, how has the investment in the NYC tech campus affected these austerity measures? (Max Weisbrod)

A: They are very separate. The budget for NYC Tech is a separate budget. The initial \$350 million gift gave us the funding to start the staffing and help build the first academic building. They have been in fundraising mode since then. The pressure that we are feeling here is separate from this. This would be a question that I would really urge you to talk to President Skorton about at his town hall.

Q: Student already have to wait a long time to have access to CAPS, it seems that about 70% of students will have to pay this fee which is new, it seems that more students will feel that they deserve these services, the math doesn't work out to me about how this can help more students access CAPS (Joseph Fridman)

A: On the web, you will be able to see the progression of staffing for PSYCH services. We have more than doubled the staff for CAPS and the student utilization shows that if we build it the students will have. I am concerned that I am hearing there is a longer waiting than we would be anticipating. There will be some that need to see a counselor for whom the issue is not urgent. There will be a wait and I don't like to have that but I understand that we will have it. We do have services like Let's Talk that you don't need an appointment for.

Q: We know that there are going to be a lot more coming are we going to be able to go from 30-60-120

A: Not at that rate but we are going to increase the staffing. There is a differential in the utilization between those who are on the Student Health Insurance and those who are not.

II. Student-Led Open Microphone Discussion

1. I would like to frame a bit of my comment with the question that was asked about framing ourselves against other Ivy's. When was the last time that you saw a meaningful contribution from the SA that has not faced administrative opposition and why do you think that has happened? (*Joseph Fridman*)
2. Disagrees with having this revolution. It is just another recommendation that the SA does not have a lot of power of the administration. This is just going to be another useless resolution.
3. Think about whether you were just given the truth. Did you actually get answers or a lot of avoidance? You get treated like children a lot on this campus. You can govern the university; do not feel belittled because someone wants to free you from this because they didn't want to burden you by this. (*Graduate Student TA*)
4. Do you really think the reason we are not included is because they are worried we will leak staff salary information to the public? Or was it just so that they could shove more fees down our throat.
5. One thing that really offended me was that they made it seem like they were doing us a favor by not giving us this information because we are students and are too busy learning. These are issues that are directly relevant to us.
6. Need to have a broader conversation about financial transparency. The resolution would require Skorton to respond to us.
7. Several people have talked about VP Murphy's discussion of student involvement in shared governance. She thinks that administrator's and students are here for separate reasons. It is unfair to us for the administration to call us stupid.
8. If anyone has been paying attention to the news that is going on at other universities around the world. In Chile they have been protesting for the past couple of years for things that we want to see changes at this University. If we are more involved we could take control of this university and our education, I do not know about you but I am going to make sure that I have a significant stake in involvement.
9. No answers were given really as to why we weren't given full financial transparency from the get-go. For the sake of our common sense, the fact that she mentioned that the information was there and that it did exist but it was just inaccessible. Does that make it okay?
10. It is important that we respect both the President and VP Murphy. Some recent encounters have been disrespectful.
11. Chair of student life committee Murphy mentioned. The only thing that I find particularly discouraging is that people come up to me in the committee and say they want more Blue Lights, Bike Lanes, and other things that will keep students healthy and happy, and we set up meetings with administrators who tell us that the funds are dried up. It is hard to pour my heart into these things if I constantly am hitting a wall. Philanthropic gifts are

used to fund the expansion of Gannett. Why are these not being used to keep students from being happy or healthy? If we enjoyed our time here, we would be more likely to make gifts when we are successful after leaving this campus.

12. I also try to meet with administrators. I am currently working on Open Course Evaluations. It makes it really hard when the SA's only job is to make sure that we fill these minor holes that the administration has left. I think it is really disrespectful to have the door slammed in your face every single time that you try to work on a project instead of doing your work.
13. We didn't go through the proper channels previously according to the Administration. We sat here and went through the proper channels and we still got roundabout answers. We are just going to be sitting waiting for these proper channels to work and we are going to graduate before we see anything actually come through.
14. A lot more is getting done and a lot more is being said during this open microphone than what was formed during the forum with VP Murphy. I sit on the committee that oversees the Campus Code of Conduct. There are no rights in there; there are lists of what you cannot do and the penalties for doing them. There might be some rights but then there are restrictions listed right below them.
15. If we look at Gannett that is being expanded and if Gannett is good enough according to them why are we expanding it? They say they are private donations. They do have fundraising priorities and go out and tell alumni what they want their money to go for. Our financial aid is one of the worst compared to other Ivy League Institutions.
16. Now we have a large group of people. Why aren't we treated as a focus group?
17. No one usually turns up to SA meetings. We have open microphone every single week what you say goes on the record and gets picked up as legislation.
18. To SA Members- Put the responsibility on you to take the action that is being insisted on because you are the ones who can make this happen

III. Questions and Comments Submitted By Students Online Before the Student Assembly Meeting

- If someone just pays a \$10 copay, they don't submit it to private insurance. This means someone suffering from depression or another mental health problem can hide it from their parents/support system. How is this healthy for our community and how is that ethical? (Anonymous)
- Have you considered the economic impact this measure will have on the Ithaca community? For example, I see a private doctor in Ithaca who accepts my insurance. Imposing a mandatory fee artificially increases the differential cost of seeing that doctor. This is not only unfair to the doctor and places disproportionate hardship on her family, but it deprives me of a choice in how I'd like to receive health care, making it financially impossible for me to use a service other than Gannett. (Anonymous)
- Why is the \$350 fee necessary if most people do not enjoy visiting Gannett? If there is deficit, why has the staff at Gannett not been correspondingly decreased? Why am I paying for debts incurred by mismanagement? If I have my own insurance, why should I

be paying for something I am not using? Are you an enterprise for profit, or an institution for greater learning? (Albert Wang)

- Given that a portion of the fee is going towards to paying Gannett's debt, what precisely is the source and origin of that debt? (Anonymous)
- What exactly is the financial breakdown of the fee: how much money is going directly to Ganett's expansion and how much money is going to pay off past and future debts? And, if you cannot provide this information now, is there a source where students could find the breakdown of the fee? (Alexandra Klein)
- When will you revoke your statement and withdraw the fee? Yes. My concern is the idea that the University wants to increase a person's debt already on top of the high premiums for health insurance already paid by an individual or a person's family. A student and/or their parents should not be made to pay for a service they are not going to participate in. This is a clear "Obama" move to have 70% of the community fund a plan that they don't even participate in. We already support the welfare system, for tax fraud, insurance fraud, etc., which is why our premiums are already high. Now, Cornell wants to add to that by inflicting an additional fee on their students and/or parents. IT'S JUST NOT RIGHT! (Cheryl Milligan)
- Why won't the administration consider firing excess staff at Gannett? This question is for the Student Assembly: Why are you siding with these protesting students and letting them dictate how you operate? Why don't you stick up for yourselves and act like real leaders? (Casey Breznick)
- Cornell is already extremely expensive, as well as the surrounding Ithaca area. When the school has recently announced its intention to remain the only Ivy League institution that does not provide free bus transportation while we have one of the hardest climates to travel in, which creates a huge financial burden on students even with a work study, why do they insist on overcharging or actually charging us at all when we can barely afford it and they certainly can. (Gabriella Knight)
- In American business far too large a part thus far seems played by catastrophes: in the record of demoralizing speculation, of financial crisis, of periods of widespread bankruptcy, we have indeed a material progress on the whole, but a progress which is not normal, which costs the happiness and lives of millions;--which grinds tender-hearted women and children to powder between its upper and nether millstones;--which fills lunatic asylums; which ought to fill prisons;--and which, if we do not develop better methods, is to make the American race a vast body of short-lived, nervous dyspeptics, sure to die out and be succeeded by races of tougher fibre. (Anonymous)
- How will Gannett handle the influx of the 70% of undergraduate who will feel entitled to getting their \$350 worth of healthcare if it is already in a state of crisis? (Anonymous)
- Why did President Skorton and Vice President Murphy lie about now knowing the precise figure behind the "small" amount of the Fee that would go towards past mismanagement? (Anonymous)
- If this fee is going to be in place, is it possible that some of it could go towards making Gannett more accessible to students during nights and weekends? Gannett needs longer

hours, and to be open on the weekends. Students get sick at these times and need care, but the fee doesn't go towards making it more available. (Carolina Bieri)

- When and how will the students find out how successfully this "austerity measure" is going--the debt repayment, the expanded services, etc? (Caro Achar)
- Will the health fee be the only cost increase students will suffer this year or does the administration plan on increasing tuition costs more? If so, how much and when? And where will that money go? (Caro Achar)
- What does the administration plan on doing for the students on financial aid who can't afford another \$350 loan to pay the mandatory fee? Is a waiver policy possible? (Caro Achar)
- If the administration has concluded that students must foot the bill for improved health care on campus, why charge us through a fee? Why not raise tuition by \$350? This would make a huge difference for students on financial aid, which generally covers tuition, but rarely covers fees. (James Knight)
- This is my issue: I feel that this decision is not ethical. Students can hide their visits from their parents by just paying \$10, so someone whose mental health is in jeopardy might not have the support of their parents if their mental health visits aren't covered by private insurance. This puts unstable lives more in jeopardy if their parents are unaware of the situation. If I were a parent I would want to know if my child is struggling. This is unethical. (Anonymous)
- The university regularly spends millions of dollars on construction and renovation projects. If we can find the money for these not-wholly-necessary projects without imposing fees, why can't we find the money to pay for our health programs without imposing fees? (James Knight)
- Is there a plan in place to waive or reduce the Health Fee for students unable to afford this new fee? If so, what is it? If not, why not? It seems unfair to me to ask for more money from 70% of the undergraduate student body without considering the economic standing of all students. (Allison)
- Why is it that we penalize ALANA's "financial mismanagement" by cutting their funding but we reward Gannett by making students pay a 350 dollar fee? (Anonymous)
- 1) Why should this fee apply to students who choose not to use Gannett and seek off campus medical care instead, especially since some private insurance will get better coverage off campus? 2) Why were students left in the dark about the fee? Why was the administration dishonest about where this money is really going? (Joseph Vinegrad)
- Will financial aid cover the costs of the fee? If not, why not? (Ilse Paniagua)
- Where EXACTLY is the \$350 going? Why are the students being charged? (Nikki Moore)
- Will this fee be covered by financial aid for those students who have already demonstrated economic need? And if not, is the administration willing to grant fee-waivers to students who demonstrate economic need? Even though \$350 is small in comparison to Cornell tuition, this fee still potentially causes a strain on students who receive financial aid, especially because rising tuition costs force students to take out additional loans instead of being covered by aid. (Alex Klein)

- How is it a "fiscal challenge" to find funding for health care services when according to Forbes, we're the 18th wealthiest school in America? Why does this money have to come out of students' pockets, when the University is spending money on other things that don't seem nearly as important as healthcare? (For example, all of the bricks in Jameson Hall are getting painted white. Why is this a necessary cost? Money from unnecessary projects like these should go toward a better healthcare budget. (Caroline)
- How is the health fee helping students who do not have SHIP because they cannot afford it, and are now forced to pay a fee in addition? What is the incentive to improve Gannett's service or the SHIP package if everyone is forced to pay regardless of quality? (Daneel Olivaw)
- Where does my tuition money actually go? (Charlotte)
- If you're going to start charging us explicitly for services we *don't* use, then where does it end? Doesn't the exorbitantly high tuition I pay every semester already do enough to offset the costs of SHIP? The amount of nickel-and-diming at Cornell has reached a new peak. (Kevin Howald)
- In what ways are students benefitting from the Health Fee? (long term/ short term) Will there be waivers or will financial aid simultaneously adjust for students who cannot afford it? (Aditi Bhowmick)
- With one half of the fee going towards the debts and future deficits of Gannett, why should students bear the cost of Gannett's mismanagement? (James Cassell)
- The health fee is supposed to address deficiencies in Gannett's budget, according to President Skorton. He did, however, also state that it is supposed to go towards financial aid increases. This seems counterintuitive; financial aid has to increase because tuition is constantly increasing. If tuition didn't increase so much, perhaps we wouldn't have to increase financial aid as much. Furthermore, this fee is only imposed on those who did not choose to purchase SHIP. This is perhaps the most unfair aspect of the fee; I chose not to purchase SHIP because my health care adequately covers my needs. If it didn't, I would be REQUIRED to purchase SHIP. In fact, Cornell REQUIRED me to prove that my health care is adequate. Why should I have to prove that I have adequate outside coverage, only to be charged for NOT USING something that Cornell sells? This is the part that is most unfair. You have said that this fee is supposed to bring everything to a \$10 copay; that sounds great, but our health care is required to provide a certain amount for us anyway. Many students choose not to use Gannett because services are inadequate, but many others simply have no need for these services. In addition to this, the students who do not have SHIP are also less likely to use Gannett services in general. Ultimately, this fee will be charging students for services they're not using, and I believe this is unfair to the students who choose not to purchase a product from Cornell. This parallels ObamaCare in many ways; the one key difference, however, is that you already require all students to have health care in some form. (Anonymous)
- I'm on private health insurance, I'm receiving financial aid, and I've been to Gannett one time over the course of the past two and a half years. I'm in the "outlier" population which will be most negatively affected by the Health Fee. I already have a job in addition

to running a student group. What am I supposed to do if I can't afford this fee? (Matt Harkins)

- I would like to know what resources will be available for students on financial aid regarding this fee. Some students may not be able to afford the \$3,000 SHIP and the \$350 fee may be construed as a penalization of the fact that they are on a cheaper plan. In order to avoid certain perceptions that Cornell University is hurting their poorer students, can you provide any resources for people on Medicaid or other similar programs? (Emily Kaye)
- How does the University plan to handle situations such as mine and several others? Low-income students, many of them minorities, will be disproportionately affected by this fee. My father was laid off in September of last year, resulting in a \$60,000 reduction in our families income. My mother works as a substitute teacher and I am now on her health care plan. I have 5 brothers and sisters at home and \$350 is almost a month's worth of groceries for us. (Jeremy Candelas)
- As an educational institution, where does Cornell's responsibility to students health begin and end? Is it truly the responsibility of an educational institution to provide students with health insurance, much less force it upon them? Does it not seem that the relationship between a student and University should be more business-customer oriented? Things such as gym passes, meal plans, housing are all semi-privatized and not forced upon us, why is health insurance? (Daniel Garay)