

Chapter 8: Health Care

This chapter discusses the health care situation of graduate students at Stanford. In section 8.1 we discuss the main findings regarding the demographics of the health insurance situation and the satisfaction with the services and coverage provided. In section 8.2 we summarize the findings of the quantitative data and the comments of students. In Section 8.3, we propose policy measures to improve the health care situation of graduate students. In annex we present the comments of respondents regarding their health care situation.

8.1 Analysis of Health Care Data

Nearly 80 percent of graduate students surveyed chose Cardinal Care for their health care coverage. However, more than twice as many partners of graduate students surveyed enrolled in private health insurance plans instead of the Stanford-sponsored dependent health care coverage. This may result from partner's choosing to enroll in employer-sponsored health care, which typically is part of the employee's compensation package. Slightly more than twice as many student families enrolled their children in private health insurance instead of the Stanford-sponsored dependent health care coverage. In addition, 15% of student families enrolled their children in publicly sponsored health care coverage.

TYPE OF HEALTH INSURANCE	Overall Frequencies			
	Student	Partner	Children	TOTAL
Stanford Cardinal Care or Stanford dependent	1657	135	36	1828
Other private insurance	405	347	77	829
State/County sponsored health insurance	13	8	23	44
No health insurance	5	28	6	39
Unknown	11	24	1	36
TOTAL	2091	542	143	2776

Table 8.1.1. Demographics of Health Insurance Enrolment

The figures reported for State or County sponsored health insurance should be interpreted with caution. Since adults are ineligible for HealthyKids/HealthyChildren, the county-sponsored coverage plan from children residing in Santa Clara county, the reported figures for students and partners may reflect (1) individuals enrolled in health care as part of a Veteran's Administration (VA) benefit, (2) beneficiaries of an OASDI-sponsored plans, such as SSDI or SSI, (3) beneficiaries of a state sponsored public assistance program, such as Medi-Cal. Likewise, the figures for children do not necessarily represent enrollment in HealthyKids/HealthyChildren, since children are eligible for publicly funded health care through a number of means. Since public assistance health care programs vary widely in terms of eligibility, coverage, and utilization, comparison of figures in Table 8.1.1 should be done with caution.

Overall satisfaction with health insurance (Table 8.1.2) revealed a pattern of lesser satisfaction with Stanford sponsored health insurance for dependents and children than for students. Students without partners or families exhibited slightly less satisfaction with Cardinal Care than students

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carrying private insurance, however this difference may be mitigated somewhat by the difference in sample sizes. However, substantial differences emerge when comparing satisfaction with partner and children’s plans. The data revealed lower satisfaction with Stanford-sponsored health care among student families for both partner and children coverage. The nature of this lower satisfaction is not known, but may be attributed to higher program costs, reduced coverage or utilization options, delayed reimbursement, or services perceived as inadequate.

TYPE OF HEALTH INSURANCE	Overall Satisfaction		
	Student	Partner	Child
Stanford Cardinal Care or dependent care			
Mean	3.32	2.68	2.57
SD	.98	1.17	1.22
Other private insurance			
Mean	3.80	3.64	3.57
SD	.97	1.20	1.12
State/County sponsored health insurance			
Mean	3.42	3.43	3.61
SD	1.31	.98	1.20

Table 8.1.2. Satisfaction with Health Insurance Plans

Tables 8.1.3, Table 8.1.4, and Table 8.1.5 present the numbers of people enrolled in health insurance according to household arrangement. Each table contains the enrollment frequencies, or the frequency of people not enrolled in any health insurance program

In general, the data did not reveal substantial differences of satisfaction when considered both within and between groups. However, the data do reveal a profile of a rather alarming feature, uninsured persons. Of the 39 persons reporting having no insurance, 28 are partners of students. This suggests that these partners are either unemployed, underemployed, or work for an employer that does not provide health insurance as part of a compensation package. Especially alarming is the fact the 6 families report children who are uninsured.

	Frequencies and Descriptive Statistics for Families With Children					
	student	F1 partner	child	student	F4 partner	child
FREQUENCIES						
Cardinal Care/Stanford dependent	81	32	33	11	3	3
Other private insurance	32	63	53	17	25	24
State/County	1	2	22	1	0	1
No insurance	0	10	6	0	0	0
Unknown	0	7	0	0	1	1
TOTAL	114	114	114	29	29	29
Mean satisfaction with all health care options	3.50	3.15	3.25	3.32	3.50	3.46
SD	1.05	1.23	1.30	0.98	0.96	0.99

Table 8.1.3. Number of People Enrolled in Health Insurance in Family Households

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Frequencies and Descriptive Statistics for Single Students				
	S1	S2	S3	S4
FREQUENCIES				
Cardinal Care/ Stanford dependent	759	187	170	167
Other private insurance	172	20	13	39
State/County	5	1	0	2
No insurance	0	0	0	4
Unknown	6	1	0	2
TOTAL	942	209	183	214
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Mean satisfaction with all health care options	3.47	3.45	3.30	3.25
SD	1.00	0.85	1.03	1.07

Table 8.1.4. Number of People Enrolled in Health Insurance in Single Households

Frequencies and Descriptive Statistics for Couples Without Children								
	C1		C2		C3		C4	
	Student	Partner	Student	Partner	Student	Partner	Student	Partner
FREQUENCIES								
Cardinal Care/Stanford dependent	132	51	70	28	29	8	50	13
Other private insurance	40	104	15	46	3	20	54	89
State/County	1	2	0	1	1	2	1	1
No insurance	0	11	1	5	0	1	0	1
Unknown	1	6	0	6	0	2	1	2
TOTAL	174	174	86	86	33	33	106	106
<hr/>								
Mean satisfaction with all health care options	3.34	3.35	3.40	3.08	3.24	3.48	3.58	3.74
SD	1.05	1.17	1.04	1.10	1.00	1.15	0.95	1.05

Table 8.1.5. Number of People Enrolled in Health Insurance in Couple Households

Table 8.1.6 describes satisfaction of health care coverage according to plan and amount of annual health care related expenditures. The analyses reveal a substantial number of graduate students and graduate student families whose health care expenditures reach totals of over \$2000 per year, even with health insurance coverage. This suggests that the premiums paid by health insurance represent a very high fraction of income available to graduate students. In addition, it can also suggest that the population of Stanford graduate student and graduate student families contains some number of persons with specialized health care needs. These needs most likely belong to persons with acute, chronic, and potentially disabling health conditions. Such persons, if faced with a health care emergency, run a great risk of having their graduate school careers ruined.

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Table 8.1.6 Satisfaction According to Level of Expenditure

Plan		Student	Partner	Child
CARDINAL CARE/STANFORD				
DEPENDENT				
Less than \$400	Mean	3.39	2.81	-
	SD	0.92	1.05	-
	n	428	16	<5
\$400-599	Mean	3.33	3.00	-
	SD	0.99	1.26	-
	n	192	6	<5
\$600-799	Mean	3.27	2.40	-
	SD	0.93	0.89	-
	n	136	6	<5
\$800-999	Mean	3.39	3.14	-
	SD	0.96	0.90	-
	n	183	7	<5
\$1000-1199	Mean	3.32	3.00	-
	SD	0.98	1.12	-
	n	199	9	<5
\$1200-1499	Mean	3.27	3.00	-
	SD	1.00	1	-
	n	130	9	<5
\$1500-1599	Mean	3.22	2.88	-
	SD	1.14	1.25	-
	n	89	8	<5
\$2000-2999	Mean	3.23	2.71	-
	SD	1.09	1.33	-
	n	90	28	<5
\$3000-3999	Mean	3.19	2.00	2.60
	SD	1.06	1.06	1.07
	n	47	24	10
\$4000 or more	Mean	3.20	2.92	3
	SD	1.27	1.44	1.41
	n	34	13	10

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Table 8.1.6, continued		Satisfaction According to Level of Expenditure		
		Student	Partner	Child
Plan				
OTHER PRIVATE INSURANCE				
Less than \$400	Mean	3.96	3.94	3.33
	SD	0.86	0.92	0.82
	n	169	67	6
\$400-599	Mean	3.71	3.76	3.83
	SD	1.06	1.02	1.19
	n	58	46	12
\$600-799	Mean	3.76	3.33	-
	SD	0.83	1.03	-
	n	25	18	<5
\$800-999	Mean	3.48	3.75	-
	SD	1.16	1.19	-
	n	27	24	<5
\$1000-1199	Mean	3.71	3.71	-
	SD	0.91	0.71	-
	n	24	28	<5
\$1200-1499	Mean	3.86	3.80	3.6
	SD	1.02	1.00	1.35
	n	20	25	10
\$1500-1599	Mean	3.48	3.43	3.22
	SD	0.85	1.11	0.97
	n	23	42	9
\$2000-2999	Mean	3.5	3.54	3.80
	SD	1.14	1.03	1.01
	n	22	48	15
\$3000-3999	Mean	4.67	3.3125	3.00
	SD	0.82	1.25	1.22
	n	6	16	5
\$4000 or more	Mean	3.30	3.11	2.78
	SD	1.25	1.05	0.97
	n	10	19	9

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Table 8.1.6, continued		Satisfaction According to Level of Expenditure		
		Student	Partner	Child
Plan				
STATE/COUNTY SPONSORED INSURANCE				
Less than \$400	Mean	3.83	-	-
	SD	1.33	-	-
	n	6	<5	<5
\$400-599	Mean	-	-	-
	SD	-	-	-
	n	<5	<5	<5
\$600-799	Mean	-	-	-
	SD	-	-	-
	n	<5	<5	<5
\$800-999	Mean	-	-	-
	SD	-	-	-
	n	<5	<5	<5
\$1000-1199	Mean	-	-	-
	SD	-	-	-
	n	<5	<5	<5
\$1200-1499	Mean	-	-	-
	SD	-	-	-
	n	<5	<5	<5
\$1500-1599	Mean	-	-	-
	SD	-	-	-
	n	<5	<5	<5
\$2000-2999	Mean	-	-	-
	SD	-	-	-
	n	<5	<5	<5
\$3000-3999	Mean	-	-	4.12
	SD	-	-	0.98
	n	<5	<5	6
\$4000 or more	Mean	-	-	-
	SD	-	-	-
	n	<5	<5	<5

Table 8.1.6. Satisfaction of health care coverage according to plan and annual expenditures.

In general, students and student families with private health insurance reported the highest level of satisfaction with their coverage. Single students with Cardinal Care reported levels of satisfaction slightly below those of students and student families with private insurance, although the apparent differences of satisfaction might be tempered somewhat by differences in sample sizes. Students and student families reporting using State/County health insurance reported, in general, levels of satisfaction at or above the levels of satisfaction reported by single students using Cardinal Care.

Substantially lower levels of satisfaction were found among partners and dependents using Stanford-sponsored dependent care coverage. This coverage package consists of a PPO with which Stanford students had no prior experience, and was delivered at a subsidized cost, which nevertheless resulted in 16-23% increases in premiums. These premiums amount to \$1728 per year just for the spouse/partner dependent plan. The lack of experience with the coverage package may have also resulted in unexpected expenses for student families, resulting from an unfamiliar deductible structure or changes in reimbursement rates. Additionally, there have been several reports of delays in claims processing, resulting in errant billing, abrogation of services, and embarrassment for student families.

8.2. Summary of Findings and Selected Student Comments

Despite the efforts of Stanford administrators to negotiate an adequate and affordable health care solution, health care coverage remains a major source of anxiety for graduate students and graduate student families. This is exacerbated by a perception that the Stanford administration is insensitive to this area of student welfare, and is failing to disclose information which students and their families need to make critical household welfare decisions.

The data reveal a pattern of differential coverage which favors single students, yet places student couples and families, especially those residing on campus, at substantially greater risk of devastation to their financial security, household welfare, social tenure, and graduate school careers. Single students with Stanford Cardinal Care report nearly the same satisfaction as single students with private health insurance. Families spend a disproportionately greater part of their income on health care. For their greater expenditures, they received care for which they report low satisfaction. For some student couples and families there are few, if any, alternatives to the Stanford dependent care plan (e.g., ineligibility for full coverage under private insurance, rejection by private insurance carriers, residence outside Santa Clara County). In addition to their higher expenditures and low satisfaction with care, many dependents have been forced to pay out-of-pocket for unexpected large increases in premium, co-payments, and unreimbursed or partially reimbursed services.

Disturbingly, the data also reveal that a substantial portion of Stanford graduate households, greater than 10 percent, either spends more than \$2000 per year meeting their health care needs, or has one or more members in the household who is uninsured. These households are extremely needy in terms of health care coverage, and may be considered indigent for purposes of

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eligibility for various forms of public assistance. The households run the greatest risk of catastrophe, and hence interruption or destruction of their graduate school careers.

All groups of Stanford graduate student households reported a strong desire to have dental and vision care options are part their health care packages. Additionally, students feel they would benefit by greater diligence by Cowell Student Health Services in updating their website to contain a referral list of local (i.e., Palo Alto, Menlo Park) physicians and dentists.

Below we present selected student comments that reinforce the findings from section 8.1. The full listing of comments is presented in appendix.

- “...the dependent health care system is terrible. High premium, low benefits, high co-pays. It needs serious re-structuring.”
- “The new dependent health care plan is an embarrassment to the school...It's also absolutely insulting to be told to look into welfare.”
- “I am appalled at the lack of support that Stanford provides to its Ph.D. students in the areas of health care, child care and housing. We do work that is similar to faculty, are here on average as long as many of the staff, and do not have access to services (like health care) that in our society are normally provided through the employment relationship. I am generally satisfied with my quality of life here at Stanford, except for the health coverage offered through Cardinal Care...no dental coverage, lots of out-of-pocket expenses (e.g. vaccines), and almost no choice of health providers. Stanford's insurance is truly awful.”
- “We should do something about the dependents' HealthNet plan. It is [extremely] expensive for students, and benefits description is deceiving. HealthNet customer service is horrible, I have had to argue with every number I received from them. They always give you less benefits than you are eligible for.”
- “Dental/vision care should be included in any reasonable health insurance plan.”
- “[T]his year I am a student as well as my husband. But last year he was a student and I was a spouse: we found the dependent health insurance quite poor. We were even scared that I would get pregnant because of financial purposes...”
- “In terms of health insurance - Stanford should have a plan for dental insurance. The costs for individual dental insurance are extremely high and the expenses for dentist therefore too much to cover.”
- “I am generally satisfied with my quality of life here at Stanford, except for the health coverage offered through Cardinal Care. I just finished a master's at the University of Minnesota and I am frankly shocked at how much worse Stanford's health insurance is than the insurance offered by Minnesota. Here are just a few ways that Stanford's health insurance is lacking: no dental coverage, lots of out-of-pocket expenses (e.g. vaccines), and almost no choice of health providers. Stanford's insurance is truly awful.”
- “The lack of dental or eye care is crazy.”
- “We have had a terrible time dealing with the Health Net office and the Cowell student insurance office. Health Net has made mistakes on our bill, and we have had to spend lots of time trying to get it straightened out.”
- “...Students are living at the margin. Our income is extremely limited. The university should not consider our dependents as a "luxury" that we have accumulated in our lives. They are a serious part of our life and anything that has an impact on them always has an impact on us as students.”

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- “What Cardinal Care covers is great...[t]he problem is that...there is no dental or vision coverage....Almost all of my friends have completely gone without dental visits during their 5 yrs in grad school. And if they do go its because they are in serious pain and need it fixed badly. But by that time its a serious condition and usually costs several thousand dollars to fix rather than the hundred or so a filling would cost.”
- “The Stanford Dependents health insurance is a joke. My daughter, and my wife's primary care aren't covered anymore, and I was told by HealthNet that the nearest clinic was in Los Altos - but even they may not be accepting new patients. What am I to do? I even have to pay \$75 to check my daughter's height and weight at the community clinic! I would've stayed at MIT for my graduate studies if I'd known Stanford has such little regard for students' dependents.”
- “I am not happy about having to rely on Medi-Cal to provide health insurance for my wife and children. Stanford University should give highest priority to providing affordable health insurance for all graduate students and their families.”

8.3 Policy Recommendations

Health care is a critical part of individual and family financial security. Uninsured or underinsured persons assume unlimited risk to their personal welfare and financial security. Likewise, adequate and affordable health care is necessary in order to obtain and hold gainful employment, and enjoy social tenure. Graduate students and graduate student families, owing to strict resource constraints, are especially vulnerable to degradation of their social tenure caused by compromises to their health.

We are deeply concerned that inattention to a sound health care policy by the Stanford administration creates an immediate and direct compromise to quality of the Stanford graduate student population, and hence the reputation of Stanford. We have received substantial feedback that suggests students admitted to Stanford graduate programs place great weight on the quality of the health care, and will make decisions to attend in contemplation of the quality of health care made available. Likewise, we have also received feedback suggesting that, had students and student families known beforehand the anxiety and insecurity they would experience at Stanford related to health care, they would have chosen to enroll in one of Stanford's competitors. Negligence of this critical part of graduate student quality of life will cause high quality students admitted to Stanford to enroll in Harvard, MIT, Princeton, Yale, and other competitors of Stanford. In such a case Stanford students would lose incalculably, owing to the loss of interaction with high-ability peers, and the devaluation of a Stanford degree attendant to its decline in ranking. We believe that the Stanford administration ought to consider, in addition to the human welfare dimension, the severe economic consequences negligence of a sound health care policy would effect by a decrease in student selectivity.

We recommend Stanford take a leadership role among its peer universities by providing adequate and affordable health coverage to the students and families who support its institutional activities. This includes as specific measures:

1. Design, advocate, and negotiate benefit plans similar to those with the highest reported participant satisfaction. Namely:

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- Include dental and vision plan options with all health care coverage packages.
 - Extend negotiated coverage plans to include multiple-tiers of coverage.
 - Minimize the differences between student and dependent care packages both in coverage and costs.
2. Create a package of subsidies and services that will contain health care costs to a maximum of 5% of a student's household income. This falls in line with national averages for household health care expenditures, and is affirmed in the collective bargaining agreements negotiated by American Federation of State, County and Municipal Employees officials for their members.
 3. Make a commitment to graduate families of no uninsured children. This may be facilitated by means of providing adequate coverage, or by promoting public assistance programs, most notably HealthyKids/HealthyChildren in case these programs prove effective.
 4. Create and sustain a partnership with graduate student representatives for the purposes of promulgating information, establishing regular communication with graduate students and their elected representatives, and receiving consultation concerning the opinions and preferences of graduate student and graduate student families toward health insurance. Also, disclose the proceedings of health care contract negotiations

A8.1 Health Care Comments

f1

Thu Nov 8 12:24:56 2001

Dependent Health Insurance: for a child it's very expensive, and Health Net is no longer accepted in many care providers in the area, including Palo Alto Medical Foundation and Welch Road clinic

s1

Thu Nov 8 10:32:51 2001

I am satisfied with the Cardinal Care health insurance plan. However, I think dental care and alternate medicine should be covered, at least in part. Also, though I do not have children, it is unfortunate that those who do can no longer buy coverage for their children/spouse. Perhaps some compromise could be made.

f1

Thu Nov 8 16:32:17 2001

I am appalled at the lack of support that Stanford provides to its Ph.D. students in the areas of health care, child care and housing. We do work that is similar to faculty, are here on average as long as many of the staff, and do not have access to services (like health care) that in our society are normally provided through the employment relationship. Prior to coming here I was at the University of Michigan. As a graduate student working on a 25% RA-ship I received health care for my entire family for \$35 a month (which included dental and vision plans). I received a childcare subsidy for \$3500 a

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year. I lived in campus housing that was twice as big for half the monthly rent (housing that is over 30 yrs old and was probably fully amortized like EV probably is (i.e., I can't imagine that there are loans remaining to be paid on the structures or land and consequently the only real cost have to do with on-going maintenance -- which certainly does not add up to the high rent differential. (supposedly the new development is self-funding). I won't even get into the childcare situation, since it is almost non-existent and what there is, when you can find it, is twice as expensive for half the coverage.

f1

Thu Nov 8 21:52:51 2001

I believe that the University has to be more active in providing assistance to health care for dependents, because the health plan for dependents the University provides is still quite expensive. Especially, the Lucile Packard Children's Hospital has decided not to accept state-sponsored health-care plans (Healthy Kids, Healthy Families) as of January 2002, and I am sure this will affect many families currently enrolled in those plans. Since the University has recommended these plans, I think the University has to take some measure to this situation.

f1

Fri Nov 9 13:33:03 2001

Health insurance and child care issues are critical. We are able to get by only because my spouse works and my research was fully funded up until this year. I would urge Stanford to include dependents in the student health insurance program, to reduce total costs. I would also like to see more University support for child care costs. We are very happy with the family housing situation and grateful for the EV community.

f1

Sat Nov 10 13:35:33 2001

for many years my child did not have health insurance because i could not afford it. this is the first year here in California that she has health insurance and it is ONLY because we qualified for the California state program Healthy Kids. Furthermore, i would like to point out that Stanford offers NO help especially for single parents. for example, Escondido village offers a rent deduction plan, but you only qualify if you have 2-or more children--most who apply are 2-parent families. i have never been able to apply because i have only 1 child--regardless of the fact that i have a lower income because we are a 1-parent family

f1

Sun Nov 11 16:10:59 2001

I am not happy about having to rely on Medi-Cal to provide health insurance for my wife and children. Stanford University should give highest priority to providing affordable health insurance for all graduate students and their families.

f1

Mon Nov 12 08:55:58 2001

Both child care and health care for our newborn son were much more expensive and hard to get than we thought. Stanford-related child care is tiny compared to existing demand; waiting lists are huge, making waiting times longer than a year (!). The virtual collapse of Stanford dependent health care took us by surprise and scared us. We had to scramble to find a health provider for baby's first check-up two days after delivery, because we

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suddenly learned that the Lucille Packard Children's Hospital where he was born would no longer be available!

f1

Wed Nov 7 23:16:16 2001

the health care system here for dependents is atrocious.

c1

Thu Nov 8 01:16:34 2001

My biggest complaints are the partner's health insurance issue and the low probability of securing on-campus housing for couples.

s1

Thu Nov 8 01:33:41 2001

I am generally satisfied with my quality of life here at Stanford, except for the health coverage offered through Cardinal Care. I just finished a master's at the University of Minnesota and I am frankly shocked at how much worse Stanford's health insurance is than the insurance offered by Minnesota. Here are just a few ways that Stanford's health insurance is lacking: no dental coverage, lots of out-of-pocket expenses (eg. vaccines), and almost no choice of health providers. Stanford's insurance is truly awful.

c1

Thu Nov 8 07:16:48 2001

I think it is important to note that although many of my answers suggest a certain amount of financial stability, they need to be qualified. I don't use my savings because I don't have any; although I have health insurance, it doesn't cover long-term care outside New York State (my "home" state) but I exempt myself from Cardinal Care because I need the extra money; I don't go to the dentist because I have no dental insurance; my grocery budget is \$25 per week. I am reluctant to take on new debt because I owe just over \$15,000 in student loans from my undergraduate education.

c1

Thu Nov 8 08:24:11 2001

My husband has serious health problems so we are very pleased with the university's decision to allow him access to the HealthNet PPO. While it is expensive, it is the only way he can get the critical care he needs. Please let the administration know how appreciative we are of that decision. We also feel very lucky to live on-campus. Because of my husband's illness he is unable to work. By living on campus we have been able to save money by selling a car. We currently get by on that money plus my stipend checks. Thanks for taking the time to get my thoughts on these important issues!

c4

Thu Nov 8 08:44:34 2001

i think dental and vision coverage are an integral part of my health and i think that stanford should cover them

f1

Thu Nov 8 08:48:25 2001

We have had a terrible time dealing with the Health Net office and the Cowell student insurance office. Health Net has made mistakes on our bill, and we have had to spend lots of time trying to get it straightened out. Also, the on campus office was unwilling to bend deadlines immediately following the September 11 tragedies when overnight expressing mail was impossible. The online office is very uninformed about the costs of delivering a baby under

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the new PPO plan - a little unsettling when you have no idea how much something will cost and have to follow that plan for lack of options. Also, in an unrelated issue, we are one of the few families not living on a courtyard, and although we have an "adopted" courtyard to which we can walk and play, we don't get the same community benefits. I hope you are working on not stranding families in the future.

s1

Thu Nov 8 08:57:33 2001

At this point, my biggest concerns are the quality of health care and guest parking. I can't understand why they would spend so much money on expanding/building new Cowell facilities rather than hiring better people. Second, there is no affordable way to have regular guests park in Escondido Village.

f1

Thu Nov 8 09:07:19 2001

We should do something about the dependents' Health Net plan. It is EXTREMELY expensive for students, and benefits description is deceiving. Health Net customer service is horrible, I have had to argue with every number I received from them. They always give you less benefits than you are eligible for.

c2

Thu Nov 8 09:11:33 2001

Health care costs, are killing us. In addition to two premiums a year, the low coverage for prescription medicines is really causing problems. Also note that my subsidized apartment takes up more than 50% of my yearly income before tax income. Since the national recommendation is less than 1/3, you can see I'm no where close to that. My partner is a full time undergraduate student and an international student so he is not allowed to work. If it weren't for the \$200 a month my Dad sends and then \$10000 a year we take out of our savings, we wouldn't get to eat after paying rent, utilities, health care, and his tuition.

f1

Thu Nov 8 09:16:14 2001

Health care is quite expensive and in our case, we have not used it very much, sometimes you feel like you are wasting your money.

s1

Thu Nov 8 09:32:38 2001

Health care.

What Cardinal Care covers is great, no complaints at all. The problem is that it doesn't cover your eyes or mouth, there is no dental or vision coverage. Vision in general is not as necessary as dental, pretty much everyone who needs glasses spends the same amount each year on vision. Dental on the other hand can cost anywhere from around \$200 a year for two check ups and cleaning to several thousand dollars if you need serious dental work. I would recommend that some form of dental insurance be implemented. Almost all of my friends have completely gone without dental visits during their 5 yrs in grad school. And if they do go its because they are in serious pain and need it fixed badly. But by that time its a serious condition and usually costs several thousand dollars to fix rather than the hundred or so a filling would cost. I highly recommend pursuing dental coverage for students.

thanks

s4

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Thu Nov 8 09:39:40 2001

Dental/vision care should be included in any reasonable health insurance plan.

s1

Thu Nov 8 09:53:26 2001

lower stanford health insurance premium.

c3

Thu Nov 8 10:31:05 2001

The health insurance for dependents is a very important issue for me. My husband is using this program for his insurance and we have been appalled at how difficult it is to find information about his benefits and how poor the company is at responding promptly to questions. Furthermore, we are very disappointed that he is unable to go to the same doctors I do - meaning that he can not see physicians at Cowell or psychiatrists that deal with students on campus.

c1

Thu Nov 8 10:45:29 2001

Although not personally affected, was very disturbed by the change in dependent health insurance. The extremely short notice to such a significant change was unacceptable. Stanford Hospital should make an exception to their no HMO policy for the relatively small number of dependents who are family to integral members of the Stanford community.

s4

Thu Nov 8 13:09:58 2001

on health insurance: If I had a nickel for every time someone at Cowell told me to go home and take some Advil, I wouldn't need health insurance.

f1

Thu Nov 8 14:42:24 2001

I feel the most important issue for graduate students with families is health insurance. We, as graduate students, should not have to sacrifice our own health nor that of our families because we have chosen to forgoe other professional opportunities to further our education and Stanford should recognize that reality by working to provide students outstanding health care in a cost-effective manner.

c1

Thu Nov 8 15:43:05 2001

The quality and availability of healthcare at the Cardinal Care clinical is indefensibly low. Very little attention is paid to the patient--not even a reasonable check into the patient history, including allergies, which could pose a major health threat. Getting an appointment with a qualified doctor is nearly impossible within a reasonable frame of time. Furthermore, the nursing staff providing women's health appointment do not do the procedures in a cleanly sterile manner--in fact, they did me injury.

f1

Thu Nov 8 17:00:42 2001

The Stanford Dependents health insurance is a joke. My daughter, and my wife's primary care aren't covered anymore, and I was told by Health Net that the nearest clinic was in Los Altos - but even they may not be accepting new patients. What am I to do? I even have to pay \$75 to check my daughter's height and weight at the community clinic! I would've stayed at MIT for my

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graduate studies if I'd known Stanford has such little regard for students' dependents.

s1

Thu Nov 8 17:37:12 2001

In terms of health insurance - Stanford should have a plan for dental insurance. The costs for individual dental insurance are extremely high and the expenses for dentist therefore too much to cover.

c1

Thu Nov 8 18:10:33 2001

this year I am a student as well as my husband. But last year he was a student and I was a spouse: we found the dependent health insurance quite poor. We were even scared that I would get pregnant because of financial purposes...

c1

Thu Nov 8 20:08:11 2001

Health care is absolutely the most important issue. It is critical that Stanford provide dependent health care. Due to price pressures, price increases are to be expected but it is not acceptable to offer no care to dependents.

f1

Thu Nov 8 21:03:08 2001

Our biggest concern is health care. The Stanford dependent health plan is not affordable on a graduate student stipend, and the high out-of-pocket expenses make it impossible to afford without other financial assistance or loans. We need relief! Without improvements in dependent insurance, it is going to become virtually impossible for students with families to continue as graduate students. The result will be that the overall diversity of the graduate student community will suffer, and Stanford will lose out on otherwise outstanding students.

c4

Fri Nov 9 08:33:47 2001

Continued health care coverage for my spouse and myself is essential. I hope a decent plan at a reasonable rate can be obtained. I'm not clear why spouses and families cannot be included in the same plan/pool and students, as is done in most employment situations

c1

Sun Nov 11 19:28:40 2001

A) While I do have the security of a partner with more income than I have, we do not pool, but rather split all expenses in half. The monthly rate for rent I state above is our total rent for a 1 bedroom couple's apartment on campus.
B) I would like to take this opportunity to mention just how bad the health insurance option is here for us. First of all, it is prohibitively expensive. Secondly, when I had a major accident and surgery off-campus last January, what followed was 10 months of constant calls, frustration, and anxiety about whether my very large bill would be paid. In the end it was, but not without a great deal of stress, something not needed when a student is already struggling to keep up with things while recuperating and having to get around on crutches for 3 months. I just want to say that the service I received from Health Net was absolutely horrible. While I am happy with care I received at the hospital where I was treated (Mammoth Hospital, Mammoth CA), the problems that followed almost completely undermined my relief that at least that part

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of the ordeal went OK. Students are stressed out enough, without also being subjected to the frustration and worry that dealing with Health Net creates.
C) The dental options for grad students are also grossly inadequate.

s2

Fri Nov 9 20:17:49 2001

Regarding health coverage -- getting appointments with specialists is rather good and of course the services provided by the main Stanford hospital are great. There are often too many logistical nightmares at Cowell though, appointments getting lost, lack of respect for student privacy by the technicians. Individual doctors are great. Twenty five dollars for a co-payment for medications is also very steep.

c1

Mon Nov 12 16:19:22 2001

The health insurance situation for dependents is a real problem.

s2

Tue Nov 13 09:16:47 2001

Housing is definitely a big concern. However, I'm also worried about the health care plan -- can't we get dental included in the plan? It is an important thing to me as a relatively healthy 20-something.

c2

Tue Nov 13 13:13:58 2001

For a student like me, whose wife does not work, it is even more expensive to pay two separate health plans. Stanford Health Plans provide excellent coverage, but are also extremely expensive. It would be nice to have discounted plans for couples.

c1

Tue Nov 13 19:56:02 2001

the dependent health care system is terrible. high premium, low benefits, high co-pays. it needs serious re-structuring.

s4

Wed Nov 14 13:31:21 2001

Please, please improve the health "insurance" situation. Health Net is a mess. If you would like details, please contact me at XXX.

f1

Wed Nov 14 17:38:44 2001

The new dependent health care plan is an embarrassment to the school. The coverage and costs are absolutely horrible compared to private plans available from other insurers. It's also absolutely insulting to be told to look into welfare. Someone really dropped the ball on this and should be fired.

c1

Wed Nov 14 21:29:46 2001

I want to live on campus, do not want to move all the time!
This is very important! I want Stanford to cover some part of my wife's health insurance.

c1

Thu Nov 15 17:29:39 2001

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Dependents' Health Insurance is a key problem which needs to be seriously addressed by the University this year. The coverage of dependent health insurance is considerably lower than the student coverage, so that even simple accidents cost students a lot of money (eg my husband broke his arm and required simple orthopedic surgery (at Stanford hospital). Our **out of pocket** expenses for that accident were almost \$3000. This is unacceptable given the high level of premiums we pay for the dependent insurance. This was a minor accident - a serious illness or accident would push us into severe debt.

In addition, it is necessary for student dependents to have access to a group plan under Stanford. We were very distressed during the summer to hear that dependent insurance may be phased out altogether. My husband and I will be adopting a child in early 2002. As international students we must have insurance for our child (INS visa requirement), but because the child will be adopted, most individual plans are unavailable to us. Therefore we are absolutely dependent on Stanford keeping its group plan as by legislation in the US group plans are mandated to accept adopted children (including existing medical conditions).

Stanford's policy on dependents is illogical. On the one hand, student fellowships and RAships etc do not acknowledge student dependents or the additional costs involved for a student when they have dependents. On the other hand, Stanford charges us much more for housing, and has not provided an affordable health care alternative, particularly for those with children. Stanford cannot have it both ways. Either the University should provide additional funds under fellowships and stipends for students with dependents, or it should provide greater support on expenditures for dependents. Students are living at the margin. Our income is extremely limited. The university should not consider our dependents as a "luxury" that we have accumulated in our lives. They are a serious part of our life and anything that has an impact on them always has an impact on us as students.

s1

Fri Nov 16 11:44:20 2001

I have generally been very happy with Cardinal Care, but I have one criticism: Why does the health care program only have one dermatologist to which they refer students? This dermatologist is only available one afternoon a week, and has a waiting list several months long. Thus, my only options are to wait several months for an appointment or to pay out of pocket to see a dermatologist outside the network. It seems really unreasonable to have only one dermatologist (who isn't even available full time) for all of the students on Cardinal Care.

f1

Fri Nov 16 19:02:06 2001

With all the changes in health care, we do not feel secure in our current plans and my wife has found it nearly impossible to find any doctors affiliated with Stanford open to new patients.

s2

Sat Nov 17 22:20:48 2001

The thing I would like to see changed most is support for good, affordable, health and dental coverage for students and their families.

s1

Sun Nov 18 20:22:47 2001

Health Insurance: Can we arrange it so that the pharmacy on campus will accept outside plans?

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f4

Sun Nov 18 21:24:31 2001

I answered "average" in response to health care. That should be broken down; the quality of care is very good, but getting access to the doctors I need or want to see is difficult, and determining what is and isn't covered is also difficult.

s4

Mon Nov 12 13:35:43 2001

Re: cardinal care:

Poor quality. Last year I saw them after a fall from a horse and nurse told me to do back exercises. The pain didn't go away, and by summer time I was still hurting so I paid out of pocket for a doc visit and x-rays. Turns out I'd had a broken back. Now all of the costs were out-of-pocket to me (to have things done over the summer), whereas they should have been done during the time I was a student before summer break, but the nurse wouldn't do x-rays. So I paid \$800 insurance plus had to pay out of pocket anyway for my treatment. How do I know Stanford doesn't just herd folks with injuries off so that they don't have to pay for treatment?

s2

Tue Nov 13 13:18:53 2001

Between my long commute from my off-campus subsidized housing, with its gas/car maintenance costs, and my work-related carpal-tunnel/tendinitis and injuries, with very limited coverage, my finances are in dire straits (I still am grateful for having subsidized housing though). I can only survive financially through constant financial support from my parents. The long drive also makes it excruciatingly painful for me to drive to school sometimes. Workers' compensation is not extended to students. I also had a knee injury which led to needing some custom orthotics, again not covered by our insurance. When are we going to get some decent insurance including dental and full vision? Also, can't we focus on getting more apartments nearby?

c1

Thu Nov 8 11:38:32 2001

It would be great if the cardinal care had dental and vision options as well. right now i'm using my partner's dental and vision plan since the options presented at cowell were sub-optimal (the dentists were not so good, coverage was poor)
thanks!

s4

Fri Nov 9 15:06:26 2001

I have chosen to move to San Francisco for primarily social reasons this year. My department does not provide ANY support beyond year 5, which explains my weird economic situation. I am on leave this quarter, which prevented me from using Cardinal Care insurance (I've used it in the past and it's actually not that bad--the student plan at least). Thus, I am on a catastrophic-type plan with very poor coverage.

c4

Fri Nov 16 14:36:10 2001

Although I am generally pleased with the Cardinal Care, I was disappointed when I needed foot orthotics this year and found out that they have been line itemed out of our insurance policy (presumably because too many Stanford

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students need orthodontics). It makes me wonder what other itemized services aren't covered by Cardinal Care.

s2

Thu Nov 8 11:03:10 2001

Cardinal Care coverage is good, but I had a bad experience at the Stanford ER, waiting 7 hours for a half-hour worth of work.

c4

Thu Nov 8 11:08:41 2001

Cardinal Care prescription benefits were changed starting the 00/01 academic year to a set co-payment instead of a deductible then % of cost. This DOUBLED my prescription costs for the year. I realize that it's better for those who get occasional prescriptions, but it was a painful adjustment for those of us with chronic conditions (in my case, asthma and allergies) who are ALSO paying specialist co-payments. Part of the problem is that the system now has \$10 for generic and \$25 for brand-name drugs, but the drugs many of us need are not available in generic form. Couldn't it be \$10 for those and \$25 for brand-name drugs when a generic form is available? (Other than this, I have been VERY happy with Cowell, the Stanford Clinics, and Cardinal Care in the 5+ years I've been here.)

c4

Fri Nov 9 13:48:33 2001

I'll be changing to my husband's medical, dental, and vision plan within the next month.

s1

Thu Nov 8 10:21:46 2001

I become VERY worried when I heard that under Cardinal Care we will not be able to use the Stanford Hospital next year. Is this really true? That would be a disaster. If this is true I think the issue really needs to be addressed. Cardinal Care is also a slight problem in that its vision coverage is quite poor. It does not cover contact lenses or LASIK (at least it doesn't cover LASIK in a form I would like to accept... it covers it at 2 clinics which have a poor reputation)

s2

Thu Nov 8 12:18:39 2001

The lack of dental or eye care is crazy.

s1

Mon Nov 12 16:28:38 2001

Cardinal Care should involve dentists. I need my damn teeth cleaned.

s1

Sat Nov 10 17:04:14 2001

I want dental care & increased Counseling & Psychological Services.

c2

Thu Nov 15 13:01:08 2001

I want a good dental plan (in which I can choose my dentist). I spend a ton of money on teeth cleaning, exams, fillings. I don't trust the quality of service on the really cheap dental plans that cater to individual students. I need Stanford's buying power to get a decent plan.

s2

Thu Nov 8 08:59:47 2001

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Winning the inclusion of dental coverage in Cardinal Care would be fantastic.

s4

Thu Nov 8 14:14:46 2001

Cardinal Care should provide dental

s3

Thu Nov 8 17:44:55 2001

Section2,Q3--Savings?? I don't even have any savings!

Section2,I would love to have dental and vision care, but can't afford it.

s1

Sat Nov 10 14:04:12 2001

A major issue for graduate students that should be addressed is that one dental coverage. There are dental plans, however, it seems that acquiring such coverage means incurring a cost that is not insignificant compared to that of regular Cardinal Care insurance. That beings aid, I think that there should be a question about dental coverage on this survey, since I am willing to guess that very few graduate students do have such coverage nor have many graduate students actually seen a dentist in a long while as a result of this situation...Please do consider this matter...

s1

Thu Nov 8 08:37:45 2001

Regarding Cardinal care, it is quite outrageous the procedures you need to go through in order to see a doctor

(when something is wrong). Although the nurses are well trained there are not an adequate substitute for a doctor.

s1

Thu Nov 8 08:44:09 2001

I had very bad experience this year with the medical care I got through Cowell and Stanford medical center, I have cardinal care

s1

Sun Nov 11 00:41:48 2001

Cardinal Care's new plan is a real rip-off: I am on regular medication, and their requirement that it be issued only in monthly supplies makes it MUCH more expensive than before (when three months could be issued at a time). As premiums have gone up, this is most economically unfair to students.

f1

Mon Nov 12 15:59:28 2001

It would be really great for my partner to have Stanford insurance at a low cost.