

GWUFA and Health Insurance at the George Washington University

August 26, 2014

One of the reasons GWUFA was founded was to protest the huge increases in medical insurance premiums that GW faculty have had to pay, even while our out-of-pocket expenses under those plans were drastically increased. Over the past two years, faculty medical insurance expenses have increased by 52%, so that we now receive significantly worse coverage than that offered by similar universities. The drastically higher co-pays are especially alarming because they are the what faculty pay for every visit to a medical provider:

	Georgetown PPO	U. of Maryland PPO	Boston Univ. PPO	GWU Medium PPO
Primary care co-pay	\$20	\$15	\$20	\$25
Specialist co-pay	\$30	\$30	\$20	\$50
Family deductible in network	\$1000	\$0	\$0	\$1000
Family deductible out of network	\$2000	\$500	\$1000	\$1500
Percent of out-of-network expenses paid by plan	75%	70%	80%	60%

The main reason for these differences is that GW spends less on faculty benefits than its competitors: GW spends 25 cents on our fringe benefits for every dollar it spends on salary, while B.U. spends 29 cents, Georgetown spends 35 cents, and even A.U. spends 27 cents.

Another reason for our below-average medical plan is that the Board of Trustees increases the amount GW pays for our benefits by only 3% per year, regardless of how much those costs actually increase. Faculty are willing to pay their fair share of cost increases, but we feel the university should shoulder at least an equal proportion of the burden. The Board has passed the bulk of benefit price increases onto faculty members, while protecting the record-setting bonuses it lavishes on top administrators.

GWUFA is trying to put pressure on university administrators to improve faculty benefits. At the behest of our members, the Faculty Senate unanimously passed a resolution urging the Board of Trustees to devote more money to faculty benefits in

2015. The trustees chose to ignore this senate resolution, however, and the university plans to raise the medical insurance premiums on existing plans another 4% in the coming year. GWUFA will continue to lobby to win a better benefits package for all faculty, but we can only succeed if you:

- 1) Tell your colleagues about how GW's faculty benefits stack up against other universities.
- 2) Make your unhappiness about your benefits known whenever you speak to administrators.
- 3) Recruit new members to GWUFA. Every new member adds weight to our call to offer benefits to GW faculty that are just as good as those offered by similar universities.