

Faculty Senate Resolution 10-12

“Health Insurance Coverage for Young Adults”

Sponsored by the Faculty Senate Executive Committee

Whereas both the Congress of the United States and the Legislature of Louisiana have passed laws requiring insurance companies and health maintenance organizations (HMOs) to provide family coverage policies which include children until the age of 26;

Whereas a large number of insurance companies and HMOs have voluntarily included young adults under the age of 26 under family policies without waiting until the annual policy renewal date following the effective date of the federal laws (September 23, 2010);

Whereas Louisiana law requires insurance companies and HMOs to have an open enrollment period immediately following September 23, 2010 in order to add young adults under the age of 26, but excludes the Louisiana Office of Group Benefits from this requirement;

Whereas the Louisiana Office of Group Benefits (OGB) has the obligation to provide state employees with options for insurance coverage that are reasonably competitive with those provided by non-public employers both in and out of the state of Louisiana;

Whereas OGB has opted to delay implementation of the coverage mandated by both state and federal law until the next insurance renewal date of July 1, 2011;

Therefore be it resolved that the Faculty Senate of Louisiana State University calls upon the Louisiana Office of Group Benefits to reconsider their decisions about extension of coverage to children of state employees between the ages of 21 and 26;

Therefore be it further resolved that the Faculty Senate calls upon OGB to reconsider two separate categories of young adults; namely, those under the age of 26 who are not now covered under family health insurance policies and also those under the age of 26 who are now covered under such policies but who will be dropped during the current policy year because they are no longer full-time students at and institution of higher education.