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December 2, 2009

The Honorable Richard Moore  
Joint Committee on Health Care Financing  
Massachusetts Legislature  
State House Room A-1  
Boston, Massachusetts

RE: S. 609 - An Act Relative to the Qualifying Student Health Insurance Program

Dear Senator Moore:

The non-partisan Lookout Mountain Group (LMG) was formed earlier this year to produce the attached report providing guidance to federal and state policymakers regarding the best approaches for health care reform relative to meeting the needs of the nation's 17 million college students. Giving special consideration to the needs of college students is warranted since they represent one of the single largest, cohesive groups of uninsured Americans. The LMG has estimates that more than 4 million college students are uninsured. The attached report, as well as additional information and resources, is also available in electronic format at the LMG's web site.

While we have not yet had the opportunity to review your proposed bill in detail, it appears that it would greatly improve health insurance coverage for students enrolled in Massachusetts colleges and universities. The LMG supports student health insurance reforms that are consistent with the American College Health Association's insurance standards. These standards are included in Appendix C of the LMG's report and are also available electronically at the ACHA's web site ([www.ACHA.org](http://www.ACHA.org)).

It is also clear that the minimum benefit levels specified by the current QSHIP regulations have not kept pace with the change in the need for health insurance from the 1980s to present. When the QSHIP regulations were formed, it is arguable that many college students were only in need of supplemental coverage as they were covered by parental health insurance. Today, the vast majority of students covered by QSHIP plans in Massachusetts clearly do not have any other insurance coverage. The scope of benefits required of Massachusetts student health plans should be consistent with ACHA's standards for providing comprehensive coverage (refer to Standard II). It is noteworthy that several prominent universities are already providing cost effective and affordable plans that fully meet ACHA's standards.

Mr. Stephen Beckley, a benefits consultant and advisor to the LMG will be present at your hearing tomorrow. He will be pleased to provide informal responses to any questions you may have regarding our research or the attached report. You are also most welcome to contact me if you wish additional, formally authorized comments from the Lookout Mountain Group.

Sincerely yours,

James P. Mitchell  
LMG Spokesperson