

March 3-4, 2010

**ITEM 146-112-R0310**

**Authorization to implement Student Health Insurance Plan**

**THAT**

The Board of Regents of Higher Education authorizes the commissioner of higher education to develop, implement and maintain a plan of health insurance for students attending campuses which operate under the authority of the Montana University System.

**EXPLANATION**

The commissioner of higher education currently procures and contracts for a health benefit plan for students and their dependents at the campuses of the university system. The plan is comprehensive in nature, and students taking 4 or more credits are eligible for the insurance at competitive rates. Since 1994, when the regents restructured the university system, the insurance has been procured on a system-wide basis. Procuring benefits as a system has allowed for the negotiation of lower rates, resulting in health insurance costs as low as possible for the system's students and their families.

Recent requests to expand our plan to all university system students, including some campuses which have not previously participated, led to this request for reauthorization of the program. The item is worded so as to allow for the participation of the community college districts.