

Resolution to Remove Lifetime Maximum Benefits Caps

WHEREAS, at UCLA and across the University of California multiple students each year exceed the system-wide annual pharmacy cap of \$10,000; in addition to life threatening diseases, such as cancer, many of these students are afflicted with chronic diseases such as rheumatoid arthritis and multiple sclerosis that can lead to permanent and lifelong disabilities if left untreated; and,

WHEREAS, UCLA pays for an uncapped pharmacy benefit to provide these students with appropriate therapy, which frequently allows them to lead productive and normal lives, and contribute to both the academic environment at UCLA and the community after they graduate; and,

WHEREAS, our pharmacy benefit remains uncapped, but our lifetime maximum benefits are capped at \$600,000 (1); and,

WHEREAS, given the aforementioned remarks, these are forecasts subject to change based on finalized data.

THEREFORE LET IT BE RESOLVED, that though UCLA's cap is greater than the system-wide cap of \$400,000, we believe that students with trauma, cancer and other life-threatening diseases should concentrate on their health, not on the substantial out-of-pocket costs they could incur through the existence of this limit; and

THEREFORE LET IT BE FURTHER RESOLVED, that though few students meet or exceed this cap, we believe that it is in the best interests of the UCLA community to provide protection for the students that do; and

THEREFORE LET IT FINALLY BE RESOLVED, that the UCLA Undergraduate Students Association Council aligns with the Student Health Advisory Committee to call upon Chancellor Gene Block to support removing the lifetime cap. We acknowledge that this comes with additional costs of between \$10 and \$30 per policy per year; however, we believe that it is imperative to have a health plan that meets or exceeds the national requirements of the Affordable Care Act, regardless of whether our insurance plan is exempt.

(1)

[http://www.studenthealth.ucla.edu/Lists/ChannelContent/CustDispForm.aspx?ID=6&Title=Student%20Health%20Insurance%20Plan%20\(UC%20Ship\)&Channel=Insurance](http://www.studenthealth.ucla.edu/Lists/ChannelContent/CustDispForm.aspx?ID=6&Title=Student%20Health%20Insurance%20Plan%20(UC%20Ship)&Channel=Insurance)