



## **Ave Maria University Discontinues Student Health Insurance Because of Federal Government's Mandate**

**Statement by Jim Towey  
President of Ave Maria University**

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Although colleges and universities in America are not bound by law to require students to have health insurance, Ave Maria University from its founding has done so and made an inexpensive group policy available to them. The University does not subsidize this plan and the entire cost of it is borne by those students purchasing the health insurance. Most students are covered under the plans of their parents, but approximately 15% of Ave Maria's students currently are covered by this policy. It specifically excludes benefits for elective abortion, sterilization, and other morally objectionable services because the University is Catholic and follows the teachings of the Catholic Church.

Recently Ave Maria's insurance carrier notified the University that because of the provisions of the Patient Protection and Affordable Care Act (PPACA) which require an increase in the maximum benefit per injury or illness (from \$50,000 to \$100,000), students would not only face a 66% increase in their premiums (from \$839 to \$1,392) but also an increase in their deductible (from \$100 to \$250 per policy year).

For any college or university like Ave Maria that requires students to have health insurance, this new cost will come as both a surprise and disappointment to the students affected. But for religiously-affiliated universities like Ave Maria, the damaging effect of the new Federal government regulations goes even further. Recently our insurance carrier notified the University that it was required by PPACA to pay all claims for "preventive care services" regardless of the fact that they are specifically excluded in the Ave Maria group plan. So while the proposed premium increase is a financial burden to our students, the PPACA-required coverage of "preventive care services," such as abortion-inducing drugs, is an affront to our core values.

It is a sad day when Ave Maria's students are forced to choose between enrolling in a health insurance plan that is both costly and offers morally objectionable benefits, and having no coverage at all. The University has heard from a number of our elected student leaders and they, too, find the latest twist in the Federal mandate saga unacceptable.



Effective August 15, 2012, Ave Maria University will no longer require students to have health insurance. The University also will cease making group health insurance available to them. Students who are required to have health insurance as a condition of competing in intercollegiate athletics will now make their own arrangements and no longer remit insurance premium payments to the University.

Ave Maria University will continue to vigorously prosecute its lawsuit against the Federal government's attack on the University's religious liberty. On Friday the Becket Fund for Religious Liberty filed on the University's behalf a motion in opposition to the Federal government's motion to dismiss the *Ave Maria University v. Sebelius* lawsuit. The University remains confident that it will prevail in this litigation, and is delighted that the University of Notre Dame and others have joined us in taking this battle to the courts.

It is regrettable that the long-standing tradition in America, advanced by presidents and Congressional majorities of both political parties, of protecting the religious liberty and conscience rights of individuals and organizations, is now under fierce attack, and that college students, particularly those attending religiously-affiliated institutions, are among its first victims. The Obama Administration's promised "safe harbor" for faith-based institutions is turning out to be no harbor at all. The fact that insurance carriers appear to be buckling under to the heavy hand of the Federal government and covering benefits regardless of the objections of the insured, should trouble all Americans.

Ave Maria University will not offer or pay for health insurance plans that violate our deeply-held religious beliefs. The University will continue making college as affordable as possible. The average Ave Maria student pays about \$10,000 a year in tuition and fees because of the generous scholarships that we provide and this amount is dramatically lower than what is found at most private colleges and universities in America. At a time when the issue of the affordability of college education is at the forefront of the public debate, the Federal government's mandate is hurting the cause, not helping.