



Written by [Brian Koenig](#) on May 18, 2012

Ave Maria Univ. Mulls Dropping Student Health Plans Over ObamaCare

Only days after [the Catholic Franciscan University](#) in Steubenville, Ohio, announced that it was terminating its student health insurance program, Ave Maria University in Ave Maria, Florida, is voicing moral and financial concerns about its own student health program in light of ObamaCare's stringent guidelines. President Obama's landmark healthcare overhaul has spurred a controversy not just for its contraception mandate, but also for the swelling economic costs accompanying its implementation.



Franciscan University had said it would drop all student health coverage, mainly because of religious issues attached to the controversial contraception mandate; officials added that rising premium costs from stringent new coverage requirements were a secondary consideration. The Florida institution is now coming to similar conclusions.

"We're studying it right now," [said](#) Ave Maria University President James Towey. "My own sense is, I don't see ... how it makes sense for us to stay in this."

Towey, a former faith adviser to President George W. Bush, said he finds the contraception mandate "repugnant," but that economic concerns stemming from anticipated premium hikes are also alarming. "These are unintended consequences of what happens when you hastily pass a 1,000-page bill," he affirmed.

On Monday, Ave Maria University officials will meet to discuss their options, as the school's insurance provider said students would likely see a premium hike ranging from 65 to 82 percent in the next year. "At a minimum, we've got to communicate to students on why they're going to see a huge spike in insurance," Towey observed. However, he added, "we just might get out of this business."

The premium increases largely stem from a new ObamaCare rule that imposes stiff restrictions on insurance policies' annual limits, and the first phase will mandate coverage limits of at least \$100,000 — a number that will rise progressively in the coming years. Consequently, some higher-education institutions will endure dramatic changes in their student health plans, because many schools do not provide the comprehensive plans the law calls for.

Many colleges and universities calculate risk profiles that fit the generally young and healthier profile of the average college student. These young men and women likely do not need comprehensive health coverage; a plan providing hospitalization and basic medical coverage is typically sufficient. All in all, it's a more fiscally viable solution.

However, instead of offering basic, high-deductible plans, schools are now required to offer costly health plans that may not be necessary for the average college student. In effect, schools currently offering just basic insurance coverage will see a sharp rise in their premiums, leading many of them to drop student health coverage altogether.



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Ave Maria University is one of several schools that have filed suit against the federal government to obstruct the Health and Human Services' polarizing mandate that requires all health insurance providers — and, in turn, all employers — to provide contraceptive products and services to their employees, free of charge.

"It's a sad day when an American citizen or organization has no choice but to sue its own government in order to exercise religious liberty rights guaranteed by our nation's Constitution," Towey [observed](#) earlier this year during a conference call with reporters. "As an American Catholic, I am in disbelief that I have to choose between being a good Catholic and a good citizen. I will not, and the university will not, accept this false choice."

Mike Hernon, Franciscan University's vice president of advancement, echoed Towey's concerns in a recent interview with [Fox News Radio](#), calling the law's regulations "unconscionable" and an act of "moral and economic injustice." "This is putting people in a position where they are having to choose between their faith and their morality, and now an unjust cost," Hernon contended. "These sorts of regulations from the government are forcing our hand in a way that's really wrong."

But Hernon and Towey are not alone in their opposition to the Obama administration's massive healthcare overhaul. Several religious denominations and institutions have been battling the administration over the mandate, and the Catholic Church — which believes the use of birth control is immoral — has launched an all-out campaign against the oppressive regulation.

The U.S. Conference of Catholic Bishops, for instance, issued a [20-page warning](#) on Tuesday to regulators pledging to sue the federal government if Congress refuses to halt ObamaCare's provisions from going into effect. "[F]orcing individual and institutional stakeholders to sponsor and subsidize an otherwise widely available product over their religious and moral objections serves no legitimate, let alone compelling, government interest," the bishops' lawyers wrote. "Absent prompt congressional attention to this infringement on fundamental civil liberties, we believe the only remaining recourse ... is in the courts."

On July 15, 2009, Obama [made a vow](#) to the American people: "If you like your doctor or healthcare provider, you can keep them. If you like your healthcare plan, you can keep that too." However, as ObamaCare moves further into its implementation, the President's "If you like it you can keep it" insurance pledge is wearing thinner and thinner.

Photo: Ave Maria University



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