BOARD OF TRUSTEES
UNIVERSITY OF THE DISTRICT OF COLUMBIA
UDC RESOLUTION NO. 2026 - 22

SUBJECT: NOTICE OF PROPOSED RULEMAKING, AMENDMENT TO DCMR, TITLE 8B, CHAPTER 7, SECTION 728.9: LISTING OF MISCELLANEOUS STUDENT FEES - STUDENT HEALTH INSURANCE

WHEREAS, pursuant to D.C. Official Code § 38-1202.01(a)(7), the Board of Trustees ("Board"); has the power to adopt, prescribe, amend, repeal, and enforce bylaws, rules, and regulations it considers necessary for the governance and administration of the University; and

WHEREAS, pursuant to D.C. Official Code § 38-1202.06(8), it is the duty of the Board to fix tuition and fees to be paid by students attending the University, and that such tuition and fees are adopted by the Trustees in accordance with the provisions of D.C. Official Code § 2-505(a); and

WHEREAS, the University desires to renew the health insurance plan for students for the Academic Year 2026-2027 which will result in a change to the student health insurance fees.

NOW THEREFORE BE IT RESOLVED, that the Board of Trustees of the University of the District of Columbia hereby approves the proposed rulemaking action to amend Chapter 7 of Title 8BDCMR to revise the student health insurance fees as indicated in the Notice of Proposed Rulemaking attached hereto as Appendix A; and

BE IT FURTHER RESOLVED, that the General Counsel of the University is hereby directed to publish this Notice of Proposed Rulemaking in the D.C. Register as soon as is practicable for a comment period of not less than thirty (30) days, in accordance with the provisions of D.C. Official Code §2-505(a).

Submitted by the Operations Committee June 15, 2026

Approved by the Board of Trustees: June 17, 2026

Warner H. Session

Warner H. Session
Chairperson of the Board

APPENDIX A

UNIVERSITY OF THE DISTRICT OF COLUMBIA
NOTICE OF PROPOSED RULEMAKING

The Board of Trustees of the University of the District of Columbia, pursuant to the authority set forth under the D.C. Official Code § 38-1202.06(8) hereby gives notice of its intent to amend Chapter 7 (Admissions and Academic Standards) of Subtitle B (University of the District of Columbia) of Title 8 (Higher Education) of the District of Columbia Municipal Regulations (DCMR) in not less than thirty (30) days from the date of publication of this notice in the *D.C. Register*.

The purpose of the proposed rulemaking is to revise the student health insurance fees the University charges students.

The Board of Trustees will take final action to adopt this amendment to the University rules in not less than thirty (30) days from the date of publication of this notice in the *D.C. Register*.

Chapter 7, ADMISSIONS AND ACADEMIC STANDARDS, of Title 8-B DCMR, UNIVERSITY OF THE DISTRICT OF COLUMBIA, is amended as follows:

Paragraph (q) of Subsection 728.9 of Section 728 is amended by deleting it and replacing it in its entirety as follows:

(q) Student Health Insurance:

$1568(Fall Enrollment)
$935(Spring Enrollment)
$639 (Spring 2 Enrollment)
$394 (Summer 1 Enrollment)
$218 (Summer 2 Enrollment)

All persons desiring to comment on the subject matter of the proposed rulemaking should file comments in writing not later than thirty (30) days after the date of publication of this notice in the *D.C. Register*. Comments should be filed with the Office of General Counsel, Building 39-Room 301-Q, University of the District of Columbia, 4200 Connecticut Avenue, N.W., Washington, D.C. 20008. Comments may also be submitted by email to OfficeofGC@udc.edu. Individuals wishing to comment by email must include the phrase "Comment to Proposed Rulemaking: Student Health Insurance Fees" in the subject line.

Summary of Program Benefits:

Annual Rate Per Student	**Student- $1,568**
Coinsurance	80% In Network/ 60% Out of Network
Annual Deductible Per Person	**$150 In-Network/$400 Out-of-Network**
Maximum Out of Pocket	$2,500 In-Network/$5,000 Out-of-Network
Ambulance	80% (of the negotiated charge) per trip
Prescriptions -	In-Network: $10 Tier 1 $25 Tier 2 $60 Tier 3
Hospital Expenses	80% In-Network/60% Out-of-Network
Outpatient Physician	80% In-Network 60% Out-of-Network subject to deductible
Emergency Room	$150 Co-Pay in addition to deductible and coinsurance 80% in-network /out-of-network paid the same as in-network
Urgent Care	$50 Co-pay subject to coinsurance 80% In Network and 60% Out of Network
Preventive Services & Wellness	100% Student Health Center In-network/ no benefit out-of-network

Vision: Included with Medical

	Basic; Mandatory Bundled with Medical		Enhanced; Mandatory Bundled with Medical	
Plan Design Highlights	**In Network**	**Out of Network**	**In Network**	**Out of Network**
Exam (once every plan year)	$20 Copay	$30 Reimbursement	$10 Copay	$40 Reimbursement
Eyeglass or Contact Lenses covered once every plan year				
Standard Single Vision Lenses	$20 Copay	$15 Reimbursement	$10 Copay	$25 Reimbursement
Standard Progressive Vision Lenses	$85 Copay	$30 Reimbursement	$75 Copay	$40 Reimbursement
Conventional Contact Lenses	$130 Allowance + 15% Off Balance	$104 Reimbursement	$150 Allowance + 15% Off Balance	$120 Reimbursement
Frames (once every plan year)	$130 Allowance + 20% Off Balance	$104 Reimbursement	$150 Allowance + 20% Off Balance	$120 Reimbursement

Annual Student Participation:

Annual	2022-2023	2023-2024	2024-2025	2025-2026
Student Enrollment	947	1,476	1,269	982
Rate per student	$1,488	$1,593	$1,593	$1,593
Premium Paid	$1,320,300	$2,376,100	$2,044,000	$1,673,900
Losses Paid	$1,299,900	$1,146,100	$1,296,500	$627,800

Comparable Institutions Rates:

Coppin State University	$2,028	United Healthcare
Trinity Washington University	$1,855	Aetna
Howard	$2,000	United Healthcare
Morgan State	$1,159	United Healthcare
American University	$2,759	Aetna
George Mason University	$3,582	Aetna
George Washington University	$3,271	Aetna
Georgetown University	$4,350	United Healthcare

UNIVERSITY OF THE DISTRICT OF COLUMBIA 1851

Fiscal Impact Statement

Memorandum

To: The Board of Trustees

From: Managing Director of Finance David A. Franklin

Date: June 15, 2026

Subject: Academic Year 2026-2027 Student Health Insurance Premiums

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Conclusion

In conclusion, the projected FY26 annual insurance premium amount of $1,558,592.00 will be a "pass-through" (e.g. the University receives the bill from the insurance provider and passes those charges on to the students' accounts) for the University and therefore will not impact the operating budget.

Background

Under the Affordable Care Act, the University is required to offer full-coverage health insurance to students. The University's student health insurance program requires each student who enrolls at the University to be simultaneously enrolled in student health insurance upon registration. Students with insurance that equals or exceeds the University's program can opt out of the University-offered insurance. Those wishing to opt out of the program must provide proof of other comparable coverage.

For several years the University's student health insurance program has been provided through partnership with United Healthcare. This year a market analysis was conducted, and the University learned that comparable coverage could be provided to students at a more affordable rate through Atena. The insurance year begins August 11th (2026) and ends August 10th of the following year (2027). The academic year (AY) 2026-2027 projected annual insurance premium amount is $1,568.00 per student times the number of students anticipated to participate in the health insurance program (estimated at 994 students, based on 2025-2026 participation levels), totaling $1,558,592.00.

The program offers students the opportunity to have dependent or family coverage with direct billing from the insurance company. Students may use the University Health Center as their source of primary care. Students are not charged co-pays for office visits when using the University Health Center. Additional claims are paid directly to the University for services rendered by the University Health Center.

Financial Impact – Risks and Assumptions

The proposed new rate of $1,568.00 is $25.00 less than the current premium rate ($1,593.00). The annual student health insurance cost will decrease by $24,850, compared to the prior year, if enrollment rates remain consistent.

Table 1 – Comparison of AY 2025-2026 and AY 2026-2027 Student Health Insurance Premium Totals and Associated Delta

Period	***Annual Premium Rate***	***Premium Total***
AY 25-26	$1,593.00	$1,583,442.00
AY 26-27	$1,568.00	$1,558,592.00
Premium Savings (AY 25-26 vs AY 26-27)		$24,850.00

*Based on a program enrollment estimate of **994** students.*