

RESPONSE TO CHARGE S- 2007
PTL Health and Wellness
February 2021

Charge: Investigate the range and awareness of health and wellness services available to part-time lecturers (PTLs) across the University and make recommendations.

Introduction: The genesis of this charge is rooted in the Charge and Report **S-1913: Health and Wellness Support for Rutgers University Students** which investigated and made recommendations concerning health and wellness services available to students and the initiatives utilized to promote awareness across the University. At the time (early 2020), the thought was to turn attention to the health and wellness of those who deliver a third of the courses at Rutgers, just as we attend to the health and wellness of the students they teach. Part-Time Lecturers (PTLs), with such a large responsibility for teaching courses at RU and specially now during a pandemic, should be safe and secure in terms of access to health and wellness programs, even if they are not safe and secure in terms of their jobs.

Background: The Senate Faculty and Personnel Affairs Committee (FAPC) met 7 times to discuss this charge, sometimes at great length. The Committee heard specifically from Vivian Fernandez, Rutgers Vice President for Human Resources who serves on FAPC, on January 22, 2021 (power point slides attached) concerning how this topic might be addressed in a collaborative manner, how feasible a resolution might be, and what the financial impact might be. Although the administration points out that PTLs with high enough teaching loads are eligible for health insurance through the ACA (Affordable Care Act), the threshold for that eligibility is quite high, perhaps as high or higher than a non-tenure track (NTT) full-time teaching load. The administration also points out that PTLs are eligible to buy in the State Health Benefits Program (SHBP) at their own expense, but the premium costs of the SHBP plus the 10% administrative fee, which other employees do not pay, exceeds many PTLs' salaries and are unaffordable for most PTLs.

Senate Background:

Contingent Faculty:
2007

<http://archive.senate.rutgers.edu/FAPCContingentFacultyPartIAsRevisedAndAdopted.pdf>

Review and Revisit:
2019

<https://senate.rutgers.edu/wp-content/uploads/2019/12/FPAC-Report-on-Charge-S-1806.pdf>

Recent Senate Resolution
May 2020

<https://senate.rutgers.edu/wp-content/uploads/2020/05/Resolution-PTL-Healthcare-050120-As-Amended.pdf>

In the current situation, PTLs receive no contribution toward health insurance premiums and a relatively small percentage of PTLs receive coverage through the ACA or choose to buy into the SHBP, despite their constant and extensive contact with students and what may be years of service to RU. This low participation may be the result of PTLs receiving coverage through other employment or through a spouse as well as sheer unaffordability, but that just means the administration could provide some coverage, perhaps pro-rated, to those in need at a reasonable cost. As a result, many PTLs do not carry health insurance and the Rutgers administration has steadfastly refused to address the problem through collective negotiations. As a starting point, wellness options, such as weight loss and smoking cessation programs, recreation facilities, and flu shots, ARE available to PTLs.

The administration argues that they cannot provide health insurance to PTLs without also providing coverage to ALL part-time employees (students, staff, etc.) resulting in prohibitive expense. There is no reason, however, that PTLs alone cannot be the focus of a new initiative. PTLs are required (by state law) to participate in a NJ pension program while other part-time employees are not. In fact, this pension participation is a requirement for buying into state health benefits. PTLs are required to comply with ethics policies while other part-time employees may not be. As academic employees, at the front lines with students, PTLs' health and wellness should be a crucial concern mandating some affordable insurance coverage.

Right now, during a pandemic, there is even more cause for concern as PTLs may have no access to health insurance even for COVID-19 testing and treatment.

Examples from other Universities: (Institutions that do provide benefits tend to hide that fact)

CUNY: Full health benefits after 6 semesters of two courses each

U MICHIGAN: Fractional appointments / pro-rated premiums

RIDER University (NJ): "Priority Status Adjuncts" (based on length of service) receive coverage

U of ILLINOIS: Prorated premiums

NYU: Employer contribution based on workload after one year of service

FORDHAM: After one month: \$2600/\$5000 deductible; 30-50% co-pay; \$6200-\$12400 OOP max

UMass Boston: Full coverage after 50%

U Maryland: Part-Time Permanent Employees Full Coverage after 50%

Wayne State U: Fractional Appointments - Full Coverage after 50%

California State University: Fractional Appointments and Pro-rated payments

Community Colleges of Philadelphia: some adjuncts receive 50% paid premiums, some 75%

The administration's information even points to an example at the University of Wisconsin which might be a useful model. (see attachment A for details)

The list goes on, but questions arise: Why wouldn't Rutgers want to be a leader on this front, as it is in so many areas of research and innovation? Why wouldn't Rutgers want to be true to its

"revolutionary" reputation and history? Wouldn't health care coverage for PTLs help acknowledge them as part of the "beloved community." Must we always point to our Big Ten peers and follow them? Why are we hanging to coattails in this area but not in others?

Looking at this partial list, we see a variety of formulations. Something particular to RU PTLs can be crafted based on length of service and workload. Devising a rational system of providing health care to PTLs might be easier if we already made use, as the University of Michigan does, of fractional appointments with automatic conversion to full-time based on workload. Not all PTLs would need coverage, as we've seen above, further lowering the expense. Financing any added costs should come from a central administrative fund without putting further burden on departments, perhaps gleaned from the monies athletics generates. Calculating income from tuition in PTLs' classes alone and subtracting their meager salaries is more than sufficient to cover the costs of their healthcare.

One of the most serious abuses associated with PTLs lacking healthcare is the number of instructors who actually work full-time loads but with a part-time title. These individuals come in various stripes: 1) PTLs (or adjuncts) who teach part-time at multiple state institutions in order to piece together a living. Although these instructors may teach the equivalent (or more) or a full-time load, they are denied access to the SHBP (for fear of the appearance of "double dipping.") 2) PTLs at RU with full-time loads (say 12 credits per semester) but earning only PTL wage rates. These folks fly under the radar in order to maintain their salaries even though they should really be in full-time positions. They are reluctant to identify themselves for fear of losing courses. 3) Graduate students teaching as PTLs who should be Teaching Assistants with health insurance. 4) The assumption that PTLs are somehow "volunteers" who love their jobs and do not need real salaries or benefits.

Counterarguments:

What about all the other part-time employees at Rutgers who do not receive any paid health coverage? Such other groups of employees should be considered in their own right separately; the Committee looked at PTLs as faculty, employees who contribute to the University's mission by teaching an enormous portion of the classes at RU. They are the *teaching faculty* and as such, deserve the support and protection of their health that only (partially) paid insurance affords.

Don't most PTLs have access to health coverage through a spouse or full-time employment elsewhere? The question of spousal coverage is irrelevant, just as it is for full-time employees and a mandatory waiver can easily be put in place to avoid double coverage. The extent to which a PTL holds a full-time position outside the University with access to health coverage is exaggerated. Union surveys show that a substantial percentage of PTLs (20- 25%) do NOT have any health insurance. Professional schools such as Social Work and Law should not be generalized as typical because their PTLs often have full-time positions outside Rutgers. Another more recent survey may be useful.

Vigilance should be exercised to avoid the easy but damaging economic approaches of increasing class and / or increasing full-time faculty teaching loads in order to minimize use of PTLs. These approaches are not in the interest of students. Similarly, PTLs should not be viewed as volunteers devoted to teaching with no need for benefits. If Rutgers wants to truly continue to develop a "beloved community," then PTLs' well-being must be considered alongside their contributions.

Recommendations:

1. Everyone who teaches at Rutgers should be covered by health insurance.
2. Any PTL teaching a full-time load per their department's standard should receive a full-time position with health benefits.
3. PTLs should be employed on a "fractional" basis with pro-rated salaries and benefits, rather than hired as pieceworkers. This approach can be based on the department's standard.
4. PTLs can be offered an option to waive health benefits with proof of coverage elsewhere or a reimbursement program can be arranged for who pay elsewhere (e.g. Community Colleges of Philadelphia <https://www.myccp.online/human-resources/faculty-adjunct-faculty>).
5. The administration and the union (with support from the Senate) can conduct a joint poll of all PTLs to determine a better approximation of the actual need and likely participation.
6. Rutgers administration should work with the State of NJ to see that those individuals who teach the equivalent of a full-time position through multiple part-time positions at public institutions are covered by the SHBP.

Resolution:

Be it resolved that the University Senate recommends:

1. All faculty, including PTLs, not otherwise covered should be provided health benefits.
2. Any PTL teaching a full-time load per their department's standard should receive a full-time position with health benefits.
3. PTLs should be employed on a "fractional" basis with pro-rated benefits and salaries.
4. PTLs can be offered an option to waive health benefits with proof of coverage elsewhere, or a reimbursement program can be arranged for who pay elsewhere.
5. The administration and the union conduct a joint poll of all PTLs to determine a better approximation of the actual need and likely participation in health benefits.

6. Rutgers administration should work with the State of NJ to see that those individuals who teach the equivalent of a full-time position through multiple part-time positions at public institutions are covered by the SHBP.

Attachment A (slides on Health Benefit Cost per Rutgers Human Resources)



Faculty and Personnel Affairs Committee
Part-Time Health Insurance Benefits

Vivian Fernández, SVP for Human Resources
January 22, 2021

DRAFT REPORT

The following information consists of sample estimated costs and figures



What Options Are Currently Available

- **Affordable Care Act (ACA) Coverage**
 - The Affordable Care Act provides for the same health and prescription coverage to part-time employees as offered to full-time employees as long as the part-time employee is deemed eligible through a lookback period. For Rutgers, the lookback period is November 1 to October 31 and the part-time employee must average 30 hours of work per week through the lookback period.
 - This is at the same premium and premium share as full-time employees.
- **Part-Time Health Coverage Under SHBP**
 - P.L. 2003, Chapter 78 allows part-time employees to enroll in SHBP, but must pay the full cost of the premiums.
- **HealthCare Marketplace**
 - Coverage is also available through the healthcare marketplace, HealthCare.gov, and the cost to the individual is based on the plan and coverage level selected.

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Part-Time Health Coverage Under ACA

- Under the ACA, there is a yearly eligibility review of all employees appointed at an FTE below 1.0. Employees who work an average of at least 30.0 hours during the one year lookback period are offered coverage at the same premium sharing rates as full-time employees, for the upcoming calendar year.

Calendar Year	Number of Employees Eligible	Number of Employees Enrolled
2018	325	26
2019	398	37
2020	411	34

DRAFT COPY 3

 **RUTGERS**

Part-Time Health Coverage Under SHBP

- Part-time employees who do not meet the eligibility criteria under the ACA are offered the same health plans through the State Health Benefit Program (SHBP), with the exception of the HD1500 plan, at the full premium cost offered by the State of New Jersey, Division of Pensions and Benefits.

Calendar Year	Number of Part-Time Employees Enrolled
2019	69
2020	61

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 **RUTGERS**

Part-Time Health Coverage - Other New Jersey Public Colleges and Universities

P.L. 2003, Chapter 78 allows part-time employees to enroll in State Health Benefits Program, but employees must pay the full cost of the premiums. This is consistent across all public colleges and universities in New Jersey, including many community colleges.

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 **RUTGERS**

Part-Time Health Coverage - Other Big Ten Public Institutions

Institution	PT Eligibility	Annual Premiums (single)	PT Employee Employer Share	FT Employee Employer Share
Penn State	ACA Only	\$7,716	\$0	Sliding Scale
University of Minnesota	50% or greater	\$11,316	\$0	\$9,845
Indiana University	ACA Only	\$4,632	\$0	Sliding Scale
Michigan State University	50% or greater	\$6,240	Yes	\$5,366
University of Iowa	50% or greater	\$8,604	\$0 ¹	\$7,744
University of Wisconsin	If in pension	\$17,230	\$8,615	\$9,792
University of Illinois	50% or greater	\$13,056	Varies	Sliding Scale
University of Michigan	50% or greater	\$7,692	\$1,923/\$3,846 ²	Sliding Scale
Rutgers University	ACA Only	\$10,521³	In accordance with sliding scale	

Premiums include both health and prescription
¹ Departments can opt to pay the employer 50% portion out of their budgets if they want
² \$1,923 contribution rate for 5-14 FTE; \$3,846 contribution rate for FTE 15-99
³ Premiums based on Horizon NJ Direct costs (annual) for single coverage

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SAMPLE for Illustrative Purposes Only
Part-Time Health Coverage - Estimated University
Costs

Estimated Costs To Cover Part-Time Employees
NJ Direct 15 - Annual Premiums

	# of Employees	Full Premiums	Employee Share	Employer Share
Class 4	2,487	\$26,165,727	\$1,177,458	\$24,988,269
Class 7 (PTL)	2,257	\$23,745,897	\$1,780,942	\$21,964,955
TOTALS	4,642	\$49,911,624	\$2,958,400	\$46,953,224

Calculation estimates based on the following:

The average Class 4 employee worked 17.6 hours in 2019. At \$15 per hour, this equates to a 'salary' of \$13,728, which was used for the premium share estimate (4.5% of premium)

An annual 'salary' of \$26,000 for Class 7 employees was used to calculate the premium share estimates. This is based on the average earning for a PTL in 2019 (7.5% of premium)

Assumes Division of Pensions and Benefits allows for Part-Time employees to be enrolled under the State Health Benefit Program with Premium Share
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SAMPLE for Illustrative Purposes Part -Time Health
Coverage - Estimated University Costs (Cont'd)

Estimated Costs To Cover Part-Time Employees
Omnia Plan - Annual Premiums

	# of Employees	Full Premiums	Employee Share	Employer Share
Class 4	2,487	\$19,909,828	\$ 895,942	\$19,013,886
Class 7 (PTL)	2,257	\$18,068,549	\$1,355,141	\$16,713,408
TOTALS	4,642	\$37,978,377	\$2,251,083	\$35,727,294

Calculation estimates based on the following:

The average Class 4 employee worked 17.6 hours in 2019. At \$15 per hour, this equates to a 'salary' of \$13,728, which was used for the premium share estimate (4.5% of premium)

An annual 'salary' of \$26,000 for Class 7 employees was used to calculate the premium share estimates. This is based on the average earning for a PTL in 2019 (7.5% of premium)

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