

SWC Health Fund Process - updated Nov 2024

This document describes the process with which the SWC Healthcare Working Group (HCWG) allocates the student worker healthcare fund and dependent healthcare fund. The process outlined below applies to both funds.

HCWG Structure

Members of the HCWG meet every other week during the school year and once a month during the summer. In addition to meetings, group members have responsibilities to allocate the health funds as described below.

There are two groups of members with slightly different tasks, divided to ensure the anonymity of reimbursement applicants.

The “monitors” - a position decided upon by the HCWG, which can be different during different application cycles but must be the same during a single cycle - will be responsible for reviewing the applications for completeness and anonymizing them before they are reviewed by the “reviewers” (see below). The monitors will:

- A.** Monitor the [healthcare fund email address](#) year round and respond to questions.
- B.** Review applications to ensure all required forms are completed correctly and all necessary documents have been submitted.
- C.** Communicate with applicants during the application process to ensure all application requirements are met.
- D.** Ensure that applicants have appropriately anonymized their application materials.
- E.** Relay final allocations to applicants and to the university liaison.

The “reviewers” - all other members - will be responsible for reviewing anonymized applications, ensuring their eligibility, and allocating reimbursement amounts. The reviewers will:

- A.** Review applications to determine eligibility and ensure completeness.
- B.** Communicate with the monitors if any questions about an application arise, which the monitors can then relay to the applicants.
- C.** Determine allocation amounts as a committee.
- D.** Return the anonymous allocation decisions to the monitors, who then relay the results to the applicants and to the university liaison in charge of ensuring the distributions are completed.

Funds

As determined by our contract, we have the following funds available between August 2022 and August 2025:

Student Employee Support Fund

Effective August 15, 2022, the Student Employee Support Fund will be \$350,000

Effective August 15, 2023, the Student Employee Support Fund will be \$375,000

Effective August 15, 2024, the Student Employee Support Fund will be \$400,000

Student Employee Dependent Support Fund

Effective August 15, 2022, the Student Employee Dependent Support Fund will be \$175,000

Effective August 15, 2023, the Student Employee Dependent Support Fund will be \$200,000

Effective August 15, 2024, the Student Employee Dependent Support Fund will be \$225,000

Schedule

The HCWG operates on a school-year schedule that matches the SWC [contract](#) and health insurance schedule. According to the SWC contract, the amount for the healthcare funds is renewed each year on August 15 and must be used by August 14 on the following calendar year. With that in mind, we must do our best to ensure the fund remains available across the two reimbursement periods.

In each academic year, we have two “rounds” of funding. As of Round 1 of AY24-25, we are proposing the following schedule for reviewing and allocating funds (this is subject to the availability of student workers willing to help with the review process and the University’s own timeline for allocating money to students and their dependents):

- A.** Round 1 covers expenses incurred from June 1 to November 30.
 - a. Announcement of the next round of funding timeline with instructions and FAQ documents go out to the unit by mid-November.
 - b. Applications open December 1.
 - c. Applications are due January 15.
 - d. Applications are reviewed mid-January to early-March.
 - e. Allocation decisions are communicated to the University by early-March.
 - f. Student workers and dependents receive funding by late-March to early April.
- B.** Round 2 covers expenses incurred from December 1 to May 31.
 - a. Announcement of the next round of funding timeline with instructions and FAQ documents go out to the unit by mid-May.
 - b. Applications open May 15.
 - c. Applications are due June 15.
 - d. Applications are reviewed July to early August.

- e. Allocation decisions are communicated to the University by early August.
- f. Student workers and dependents receive funding by late August to early September.

Fair Sharing of Fund Across Rounds

For Round 1, we will allocate **up to half of the year's available funds** (\$150,000 for student workers, \$87,500 for dependents¹). If application request totals are less, we will give everyone 100% of their request. For Round 2 of AY22-23 (in summer 2023), we will allocate the remaining funds in one of the three following ways: (1) if the total requested in round 3 exceeds round 2, we will simply allocate the remaining half proportionally, and unfortunately people in this round will receive a smaller percentage than in the first, but equal to everyone in their round; (2) if the total requested in round 3 is equal to round 2, they will get the same percentage as in round 2; (3) if the total requested in round 3 is *less* than in round 1, we will equalize the percentage distributed across the two rounds. *This might mean allocating funds to people in the 2nd round for applications made in the 1st round of a given academic year.*

Here is a chart illustrating this point using example amounts:

Round 2	Round 3	Final Allocation
Amount requested: \$300,000	Amount requested: \$450,000	Round 2: 50% for each person, \$150,000 total distributed Round 3: 33.3% for each person, \$150,000 total distributed
Amount requested: \$300,000	Amount requested: \$300,000	Round 2: 50% for each person, \$150,000 total distributed Round 3: 50% for each person, \$150,000 total distributed

¹ This number includes the rollover amount we had remaining after disbursing the dependent funds for the AY 20-22 round.

Amount requested: \$300,000	Amount requested: \$150,000	Round 2: 50% for each person initially, \$150,000 total distributed Round 3: 66.6% for each person, 100,000 total distributed AND \$50,000 distributed among Round 2 applicants, bringing them up to 66.7%, meaning all applicants across both rounds given equal shares
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Eligibility

Any student worker at Columbia University, as defined by the SWC contract, is eligible for reimbursement under the student support fund and the dependent support fund. Membership in the SWC union is not required, nor is enrollment in the university's health insurance plan, although enrollment in a group health insurance plan with minimum essential coverage as defined by the ACA is required.

Expenses are considered eligible if they are considered Health Savings Account (HSA) eligible by the IRS. The full list of eligible expenses can be found [here](#). This includes devices such as hearing aids and mobility aids. Dental and vision premium amounts are also eligible for reimbursement. Additionally, service animals would also be eligible for reimbursement through the fund.

Expenses eligible for the student worker fund are also eligible for the dependent fund.

Minimum Reimbursement Request

Because of processing fees, we are required to have a minimum reimbursement amount. We have decided to make the amount \$60, which is the cost of an urgent care visit in New York City for someone on the student health care plan. If a student worker has a cost lower than \$60, they may stack receipts into a single request (e.g., if they pay \$20 for a monthly prescription, they must submit at least three months worth of the cost). This policy balances the belief that no cost is too small to be valid for reimbursement with the need to minimize processing costs. While we

will accept requests for costs starting at \$60, we may not reimburse these smallest costs, depending on demand (see point 7 below).

Application Process

Any student worker can apply for reimbursement of any eligible expense. The application forms will be distributed by the union for each application round in advance. It is the responsibility of the student worker to ensure the expense is eligible and to provide appropriate documentation. The form will only be available to fill out during the three annual application periods. Members of the HCWG will communicate with the applicants if there are any issues with the application. Only the monitors will know who submitted the application, while for the reviewers this information will be anonymous.

We have provided both instructions and frequently asked questions to applicants.

Application Review Process

HCWG will check all applications received and ensure they meet the minimum requirements for consideration, i.e., that a receipt or bill for the expense is provided, that the applicant is a student worker, and that the application is filled in completely. If necessary, the HCWG will contact the applicant for clarification within the first 10 days of the review period.

After checking the applications for completeness, the monitors will make sure materials have been appropriately anonymized and share them with the reviewers.

The reviewers will then divide the applications evenly among themselves and review each application thoroughly to ensure it is eligible and to determine the amount of funding requested. After this initial review, the committee will meet to consider which applications will be funded and how much of the request will be fulfilled based on the criteria below.

Allocation process

What follows is the process we used for the first round of the health fund, which was completed in November of 2022. It was approved for that round by the unit by a vote in the summer of 2022, and the HCWG believes it worked well as a method of ensuring fairness despite the complex nature of medical expenses.

1. If not fund-limited, applicants will be reimbursed to their maximum eligible reimbursement amount.
 - a. Example 1. There is a total of \$80K in reimbursable expenses across all applicants and \$150K in available funds. All applicants will be allocated 100% of

- their reimbursable expenses and the remaining funds will be applied to the next round, if eligible.
2. If fund-limited, applicants will be reimbursed for a percentage of their reimbursable amount.
 - a. Percentage of reimbursement will be equal for all applicants, and thus the actual percentage will be dependent upon the combined total of reimbursable expenses across all applicants and the amount of money remaining in the fund.
 - i. Example 2. There is a total of \$750K in reimbursable expenses across all applicants and \$300K in available funds. All applicants will be allocated 40% of their reimbursable expenses.
 3. Applicants who do not receive full reimbursement during a given round may be eligible to submit an application for the remainder of their expenses in the following application round. This was not a possibility after round 1 of the fund (distributed in November 2022) due to fund constraints, but may be possible for rounds 1 and 2 (opening January and June of 2023).

Disbursement Process

The monitors will communicate the final allocation amounts to the University. Columbia University is responsible for the disbursement of checks to applicants; Linda Eisner (lmischel@columbia.edu) and Dan Driscoll (dd2733@columbia.edu) oversee this process.

Tax Requirements

There might be some tax liability on the reimbursements student workers receive. As we learn more about potential tax implications, we will provide resources and support for individuals to help ensure people know exactly how to submit the reimbursement tax-wise. We will work with ISSO to ensure tax compliance for international students is clearly considered.

HCWG Member Pledge

Any member of the SWC union who is interested may join regular HCWG meetings. If the HCWG member wants to assist in the review of applications, they must sign a HCWG member pledge annually. This pledge commits them to keep all information learned about through work with the HCWG confidential, even though it has been made anonymous.