



Written by [Brian Koenig](#) on May 17, 2012

Franciscan University Drops Student Health Plans Over ObamaCare

Franciscan University, a Catholic school in Steubenville, Ohio, announced Tuesday it will be terminating its student health insurance program, thanks to ObamaCare's contraception mandate and new costs stemming from other provisions of the healthcare law. The university has so far refrained from offering contraceptive products and services with its student health program, and [said](#) it refuses to participate in a plan that "requires us to violate the consistent teachings of the Catholic Church on the sacredness of human life."



In addition to citing the mandate as religiously oppressive, university officials said a rule requiring a maximum coverage amount to be increased to \$100,000 would have boosted their insurance premiums to obscene levels. One official told [Fox News Radio](#) that a basic \$600 policy was slated to double in cost this fall and triple in cost next year. The institution's insurance provider contended that the premium hikes are an unfortunate casualty of President Obama's healthcare overhaul.

"This is putting people in a position where they are having to choose between their faith and their morality, and now an unjust cost," said Mike Hernon, Franciscan University's vice president of advancement. "These sorts of regulations from the government are forcing our hand in a way that's really wrong." Furthermore, Hernon added that ObamaCare's numerous regulations are "unconscionable" and they represent a "moral and economic injustice."

Beginning with the fall 2012 semester, carrying health insurance will no longer be required of full-time Franciscan undergraduates, and students will likely revert to coverage under their parents' health insurance. While faculty health plans will remain intact, the decision is problematic for students who, until now, have leaned on the school's health program to fulfill their medical needs.

"We encourage you to decide how you are going to provide for accidents or illnesses requiring visits to physicians, health clinics or the hospital emergency room while you are a student here," the university disclosed on its website. The institution's [official statement](#) read, in part:

The Obama Administration has mandated that all health insurance plans must cover "women's health services" including contraception, sterilization, and abortion-causing medications as part of the Patient Protection and Affordable Care Act (PPACA). Up to this time, Franciscan University has specifically excluded these services and products from its student health insurance policy, and we will not participate in a plan that requires us to violate the consistent teachings of the Catholic Church on the sacredness of human life.

Additionally, the PPACA increased the mandated maximum coverage amount for student policies to \$100,000 for the 2012-13 school year, which would effectively double your premium cost for the policy in fall 2012, with the expectation of further increases in the future.



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Due to these changes in regulation by the federal government, beginning with the 2012-13 school year, the University 1) will no longer require that all full-time undergraduate students carry health insurance, 2) will no longer offer a student health insurance plan, and 3) will no longer bill those not covered under a parent/guardian plan or personal plan for student health insurance. The current student health insurance plan will expire on August 15, 2012.

Catholic organizations and other religious-based institutions have been battling the Obama administration over ObamaCare's controversial contraception mandate, which forces employers to provide birth control products and services to their employees. The Catholic Church, in particular, has been a staunch opponent of the mandate, as the denomination's theology embraces the belief that birth control is immoral.

In fact, the U.S. Conference of Catholic Bishops dispatched a [20-page warning](#) on Tuesday to regulators vowing to sue the federal government if Congress does not block the provision 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.

The bishops and the group's leader, Cardinal Timothy Dolan, have organized public resistance against the law's controversial mandate, but forewarned court action Tuesday due to "approaching regulatory deadlines." "Absent prompt congressional attention to this infringement on fundamental civil liberties, we believe the only remaining recourse ... is in the courts," the bishops affirmed. "[Individual employers] can drop out of the health insurance marketplace altogether, or offer or provide the objectionable coverage."

Writing for [CatholicVote](#), Tom Crowe, a Franciscan University employee, summed up the dilemma, asserting that ObamaCare's mandate is the supreme reason Franciscan made its decision to terminate its student health insurance program:

Employers, until Obamacare was passed, were not compelled to offer health insurance but they did do because it is expected and good for business — good luck getting top-notch employees if health insurance coverage is not among the benefits. Under Obamacare employers can both assure that employees have health insurance coverage by dumping them onto the exchanges, and can save lots of money and headache. Win-win. But now there is another device by which Obamacare violates the "if you like it you can keep it" pledge: the HHS Mandate.



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