

They are...throwing all they've got at this." She added that "the liberal-arts colleges have gotten pretty lazy about the 'Small is good' idea. Large can be very good, very powerful, and very beautiful. Unless we get over ourselves in liberal arts, we're in a heap of trouble, because we've lost our distinctive market niche."

Read a detailed account of the day at harvardmag.com/hilt-14.

Changing Terrain for Employee Benefits.

And in an early-September human-resources e-mail, faculty and nonunionized staff members learned that their health-insurance coverage would become more costly. Atop co-payments for office visits and prescriptions, they will, effective January 1, become responsible for annual deductibles of \$250 per individual and \$750 per family, and coinsurance (equal to 10 percent of costs), for hospital expenses, surgeries, diagnostic testing, and outpatient services. The individual out-of-pocket maximum for such expenses is \$1,500 per year; for families, the ceiling is \$4,500 (present limits are \$2,000 and \$6,000). Co-payments for office visits and prescriptions will count towards these thresholds, above which Harvard resumes paying 100 percent of the costs. (Preventive care remains covered at 100 percent.)

These changes align University health benefits for nonunionized employees more closely with national norms—but faculty and staff members have been accustomed to Harvard's traditionally full insurance coverage. The University indicated that Harvard's cost savings would be sufficient to *reduce* employees' healthcare premiums in 2015 by about 2 percent (they were otherwise expected to *increase* by about 3 percent). But it declined to disclose either how much Harvard spends now on health benefits or the anticipated dollar savings from the change in coverage. The effect on employees will be buffered somewhat: Harvard will reimburse part of the new charges (as it does co-payments) for covered employees who earn less than \$95,000 annually.

The changes touch on the national discussion of healthcare and employee benefits. In her message, vice president for human resources Marilyn Hausammann wrote that "benefits have grown to consume 12 percent of the University's budget (from 8 percent) over the past decade." A review of past financial statements sug-

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Deborah Anker

"This is my cause," thought Deborah Anker, M.A.T. '70, LL.M. '84, upon her first encounter with immigration law. A second-generation American whose Jewish grandparents crossed the Atlantic to escape the Holocaust, she got her start at a Boston-based refugee-assistance organization, where she worked for a few years after earning her law degree. Her family history sparked her passion for the subfield of asylum law, on which she later wrote the treatise that made her one of the discipline's most prominent scholars. The clinical professor of law notes that she inherited her deep sense of social justice from her parents, both public servants with progressive values. "I have grown up with a tremendous passion about civil rights," she recalls, adding that even her family was not progressive enough for her rebellious spirit. When Anker joined the Law School faculty in the mid 1980s, she notes, immigration "wasn't even considered an area of law." In addition to teaching the first full immigration-law course offered at the school, in 1984 she co-founded the Harvard Immigration and Refugee Clinical Program, an initiative that engages students in the direct representation of asylum applicants. "The best doctrine is shaped by the experience of representing clients," explains Anker, whose career has unfolded at the intersection of scholarship and practice. "I was born into a community that had just suffered so much," she says of her choice not to pursue a "happier" field. Coming into close contact with the sadness of her clients has been for her a cathartic experience. During three decades of lawyering, Anker has witnessed "the resiliency of the human spirit" in her clients, which she says has been profoundly transformative.