

## A look at mandatory student insurance

By Aaron Dahlstrom  
STAFF WRITER

Due to rising health care costs and student health issues, many universities require insurance for incoming students, and UNC Asheville is considering a similar move for 2008 despite the additional cost to students.

"Forty percent of students here at UNCA have no insurance. That is a pretty high rate," said Rick Pyeritz, director of UNC Asheville Health Services. "If you require students have proof of insurance, that means the insurance companies are going to get a large influx of students paying for health insurance. What they can't do is, since they have this guaranteed money coming in, they can lower rates and increase the policy."

All students need health insurance, according to Susan Wilson, physician assistant at UNC Asheville Health Services.

"It is not always manageable for parents to carry them on their insurance. For some parents, work doesn't provide health insurance for the student may be too old for the stated plan," she said.

UNC Asheville currently provides the option for students to sign up for a voluntary insurance plan, but few students take advantage of the program, according to Pyeritz.

"The plan we have now at UNCA is a voluntary plan. Throughout the years there have been between 80 and 100 students a year who take the voluntary plan," he said. "If you broke your leg right now, it is great coverage. If you have diabetes and require specialty care, it's terrible."

Many leading universities in the country today require students to show proof of insurance prior to

enrollment, according to Pyeritz.

"Close to 95 percent of all private colleges and universities in the country require health insurance for the students. Now about 30 to 35 percent of publics do, and that is starting to really go up as people realize insurance rates are going up and how can we get them to come down," he said.

Under the mandatory health insurance system, students would be required to show where they currently have insurance or purchase the mandatory plan from the school. Pyeritz said he estimates the cost would be between \$500 and \$575.

"It is a tremendous plan because a lot of private insurance costs \$400 a month for a similar plan. This plan will have a medication card that will help pay for medication. It will cover specialty care and hospitalization," he said. "The other thing is that anything that is done in the Student Health Service is covered 100 percent without a deductible."

Any pharmaceuticals that Health Services carry would also be completely covered, Pyeritz said.

"A lot of women come here for their birth control pills. They have to pay \$7 a pack, but now it is going up to \$12. For women that have the plan, they walk in here, it doesn't matter how much the birth control pills are, it would be covered 100 percent. If they need some antibiotics and we have that antibiotic in stock, it would be covered. Lab work that we do here would be covered 100 percent," he said.

The additional cost to students deters some from supporting the idea, Wilson said.

"It would be an added expense to an already rising cost of going

to college.

Tuition expenses are up, and so is the price of health care," she said.

The cost remains the biggest concern for some students.

"I don't know about it being required. I am currently uninsured and would appreciate getting insured," said Elizabeth Guthrie, senior literature student. "I feel like there should be some sort of individual consideration of peoples' financial status. It is adding \$500 a year when tuition is only \$3000 a year. It would be a great thing if they could swing it, I just don't know if everybody could."

The benefits from insurance outweigh its costs, according to Wilson.

"I would hate to see a student have to drop out of school to get a full-time job to have to pay off medical care expenses that could have been covered by the health plan," she said.

Both Pyeritz and Wilson said health care is a serious issue in the United States.

"Health insurance companies themselves price premiums so high that it essentially makes it unaffordable for parents to carry children on their health plan," Wilson said. "People are getting laid off, people are losing their jobs, plants are closing or having major cutbacks and parents are losing their insurance. It is just very expensive to go out and purchase a health care plan on your

own."

The government needs to take an active roll in health care, Pyeritz said.

"The government should be paying for our health care. We are the only developed country in the world that does not provide health care for all of its citizens," he said. "Back when I used to be teaching here, I used to talk about health care in America and what it is like. I asked students what is the main reason for the existence of insurance companies. It is to make money for its stockholders. Secondary is providing health care."

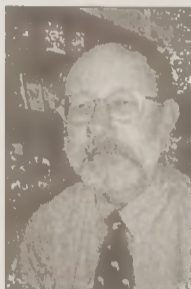
People in the United States pay more for health care than any other developed country in the world, Pyeritz said.

"I heard a report recently where if you combine the 10 countries below us and what they pay for health care, it just about equals what the United States does, and we don't have any better health care than anywhere else in the world," Pyeritz said. "In fact, other places have better longevity statistics and better quality of care and quality of life. It costs more in the United States, and it is inferior care."

Health care is important, whether students realize it or not, Wilson said.

"The mindset of most people is, 'It will never happen to me,'" she said. "If you talk to a student who ran into some major medical expenses and had to quit college or having to live with major health problems that were unable to be dealt with because of medical expenses, I think those people would say, 'Yes, it is worth it.'"

For more information, email [shac.unca@gmail.com](mailto:shac.unca@gmail.com).



Dr. Eric Pyeritz

## Air Quality

CONTINUED FROM PAGE 1

new tool for scientists, developers, policymakers and citizens to understand and evaluate important development decisions, like where the state should place new power plants in a given region.

"When a city government, for example, needs to calculate how to be in compliance with EPA mandates, they could run this model and use the resulting information," Ribarsky said. "These are also results that the community and community leaders can look at and say, 'Yes, we want this here' or not."

A handful of UNC Asheville students participated in a statewide course on grid computing and contributed to the project, along with a number of graduate students at UNC Charlotte, according to Stevens and Ribarsky.

"What we want to do is have some aspect of the project that students can understand and participate in, even undergraduates, because maybe they'll decide that this is a career they'll want to pursue. Generally, the project has them developing skills that will be useful and educate them about

something that's very important," Ribarsky said.

So many factors influence air quality, which makes it difficult for citizens and policy-makers to understand the research, according to Stevens. What the visual grid does is create an environment where people can see how all the factors come together, rather than looking at lots of tables and charts.

The next phase of the project will include the construction of a visualization wall. The \$100,000 proposed wall will show the results of the simulations and will be one of the top walls of its kind in the country, according to Stevens.

"I'd like it to be here at UNCA, but UNCA doesn't have any space for it. I'm upset that our own campus doesn't have space for it, but it'll probably go downtown or out at Enka."

The visualization project brings together scientists and artists from across the Asheville-Charlotte region, according to Ribarsky.

"The visual grid is as much to get people communicating and sharing ideas as it is to get computers together," Ribarsky said.

JOHN STEVENS  
Director of Environmental Modeling & Analysis Center, UNC Asheville

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BILL RIBARSKY  
Head of Visual Grid Project, UNC Charlotte

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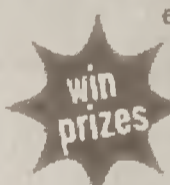
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