

Students gamble with health coverage

By JOHN TUTTLE

Health care is one of the last things on the mind of the typical college student. Papers, exams, and fitting in are far more worrisome than insurance deductibles and claims forms.

Yet, a growing number of college students in the United States gamble every day with their health by going without insurance.

According to the Employee Benefit Research Institute, 25 percent of men and women ages 19-20 had no health insurance coverage in 1992, and 32 percent of those 21-24 had no coverage. Many young Americans, according to the EBRI, lose the health coverage they had under their parents policies after they turn 21 or 22.

"My health insurance ran out under my parents' plan when I turned 21 and I've been without ever since," said Elena Coleman, who has been a graduate student at George Mason University in Fairfax, Va., for about a year.

Coleman said all her money goes to pay for school, so there is little left over for insurance.

"I don't get sick that often anyway," she said.

Warren Greenberg, a professor of health economics at George Washington University in Washington, D.C., said Coleman's situation is not at all unique.

"That's one of the reasons college students don't buy insurance. They don't think they'll get sick," Greenberg said.

However, college health care professionals maintain that going uninsured is a reckless decision. Dorcas Lawrence, coordinator of student health services at George Washington University, said even though only a handful of college students find themselves in need of critical care, it is extremely important to have health coverage for major medical emergencies.

"The fact that you may be in that five out of a thousand is just too risky," she said.

GW, like many other colleges and universities, offers relatively low-cost health insurance to students. The George Washington plan provides basic coverage to 1,500 men and women, mostly graduate and foreign students.

A national survey of colleges and universities in 1985 found that more than 80 percent of four-

year institutions offered some form of student health insurance program, according to The Journal of American College Health. Most plans include part-time and older students. This is good news for students like Coleman, who may be surprised to find that student health plans are largely affordable. The George Washington plan, for example, costs only \$700 for the academic year.

Cost and convenience are important issues for students who do not have access to school-sponsored plans. If a college doesn't provide a plan of its own, uninsured students are left to seek health coverage on their own.

"It's really up to the individual to do your own research," said Barbara Gracey, a spokesperson for the Health Insurance Association of America.

Insurance firms, according to Greenberg, have been shying away from offering individual coverage as opposed to employer-based plans in recent years. The good news is, there are still many options for low-risk individuals, namely college students.

"You can still find cheap insurance," Greenberg said.

Gracey said that shopping around is important if you want to find a health plan that suits your needs. She and Greenberg offer a few tips to those seeking a health plan:

- Ask friends who have private insurance about their plans.
- Call the various insurance providers in your state. Many will give you rates over the phone.
- Ask the insurance commissioner's office in your state about companies offering private health coverage.
- Know what you can afford and what kind of coverage you will need.

Health insurance plans differ widely in coverage as well as cost. Traditional, fee-for-service insurance plans typically cover 80 percent of a patient's medical costs after a deductible has been paid. After receiving the bill from a doctor or other medical provider, the patient files a claim with his or her insurance company and is reimbursed. The higher your out-of-pocket deductible, the lower your premium will be, much like automobile insurance.

Health maintenance organizations, or HMOs, focus more on preventive care than fee-for-service plans. Patients are cared for by a network of health care providers who are members of the

HMO. Many HMOs have their own medical facilities. Generally, HMO plans have fixed yearly costs, so patients have virtually no out-of-pocket expense.

Other insurance providers combine features of both fee-for-service plans and HMOs. That one flaw of the U.S.'s current employer-based health insurance system is that it leaves out people

like college students who are not part of the full-time workforce.

The proposed Clinton plan may help some students from falling through the cracks in the health insurance system.

"The Clinton plan is supposed to call for universal coverage, and that would include students as well," Greenberg said.

Until the cracks in America's

health care system are filled, students like Coleman will have to weigh the relatively low cost of health insurance against the potentially high cost of going without.

"For now," Coleman said, "I'm just taking the usual precautions — I don't drink, I eat my vegetables, and buckle my seat belt when I drive."

Spotlight on Spring Fling!

Clip and Save! Here's a look at the activities planned for Spring Fling so that you can make plans:

Monday, April 4

Goofy Olympics, sponsored by Delta Sigma Phi, 4 p.m., Edge Lawn. This is an afternoon of fun and games! The crazier the better! Get your team of five together and sign up outside the Caf.

NCAA Championship Party, sponsored by Sigma Pi, 9 p.m., Doc's. Come cheer on your favorite team and win prizes! Food will be available!

Tuesday, April 5

Talent Show, sponsored by Sigma Phi Delta, 9:45 p.m., SAC. This is huge, and cash prizes always go to the winners! Get your talent ready and we'll see you there!

Wednesday, April 6

Tye Dying Party, sponsored by Pi Epsilon, 4 p.m., Edge Lawn. Join us on the Edgecombe Lawn in making your own masterpiece! Either bring your T-shirt or buy one there to tie dye! It's great fun and you can make something really cool!

Thursday, April 7

Pie Throwing Contest, sponsored by SNCAE, 4 p.m., Patio. Come watch or even pay to throw a pie in the face of your favorite (or least favorite) professor or staff person! Proceeds will go to buy books for deprived kids.

"You Laugh, You Lose Comedy Game Show," 9:45 p.m., SAC. This is a comedy game where three comedians will try to make selected participants laugh. If you can make it through all three comedians without laughing, you win \$\$\$!

Friday, April 8

Beach Blast '94, 1-5 p.m., Edge Lawn. We will have a 3,000-gallon and a 1,200-gallon pool for you to cool off after lying in the sun! Also, 103.7 (radio station out of Greenville) will be broadcasting live from our College! They will also have tons of giveaways!

Saturday, April 9

"Sun Tan Jam" Band Fest, co-sponsored by Delta Sigma Phi, 1:30-9 p.m., Edge Lawn. Don't miss out on the excitement of this day! We will have four bands live on the lawn! Willis (a cover band), For Mercy (They sound like the 10,000 Maniacs), Kindread Soul (Reggae), and Sex Police (Alternative). Bands will begin play at 2 p.m. and play until 9 p.m. See you on the lawn!