

New BGSU requirement: health insurance

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Bowling Green State University is the latest school to tell students that a health insurance policy is part of their education.

Starting this year, students are required to carry health insurance -- either their own or a university policy. For the 10 percent of BGSU students who had gone without, it means \$1,200 more in student fees for insurance. This includes emergency room and doctor's visits.

The press is on to insure more 20 and 30 year olds, the biggest and fastest-growing segment of the uninsured. Colleges, businesses, insurance companies and, most recently, legislators are all offering alternatives, many of which lead to higher premiums or pull more money from mom and dad.

"There's a lot of invincibility in the population," said Dr. Glenn Egelman, BGSU's student health service director. "And there's a lack of understanding of the importance of health care and health insurance."

College students have more opportunities for insurance than others their age. Most state laws, including Ohio's, let parents keep college students on their policies until age 23.

Many public and private schools already require health insurance. Ohio State, Case Western Reserve and Ohio universities and the University of Toledo all have rules similar to BGSU's.

Those that don't attend college leave their parents' policies by age 19, under most state laws. Plus, young workers don't have health insurance where they work or think the price is too high, said Jennifer Tolbert, principal policy analyst at the Kaiser Family Foundation. Some young workers just decide to go without, she said.

"You have to make it a good enough deal for young people to outweigh the demands on their money for other things that seem more immediate," said Alwyn Cassil, spokeswoman for the nonprofit Center for Studying Health Care Change in Washington, D.C.

Some states are changing their laws to allow parents' to cover adult children no matter what their status. New Jersey recently approved a law that lets offspring stay on parents' insurance plans until their 30th birthdays even if they don't live at home or attend school.

Other states such as Colorado and New Mexico have passed similar laws extending parents' health benefits to offspring in their mid-20s. By year's end, another half-dozen states will likely approve legislation to do the same.

States hope that insuring more young people will cut some of the millions they spend on aid for uninsured hospital visits. But insurance companies and businesses in some of those states, such as Colorado, have said premiums ~~are~~ ^{are} too high.

However, businesses in New Jersey supported the change because they weren't required to pay for new dependents. The insured, or their parents, can cover that cost, which lawmakers argue is cheaper than a new policy.

Ohio has no plans to follow that trend for fear of ballooning costs. Instead, the Department of Insurance wants to let small businesses offer insurance without some of the state-required coverage areas such as breast and cervical cancer screenings, AIDS treatment, alcoholism and kidney dialysis, among others.

More small businesses could afford to provide insurance with less mandated coverage, said Department of Insurance Director Ann Womer Benjamin.

Legislation for "mandate light" health insurance has stalled in the state Senate, she acknowledges.

"Our concern has been watching the trends, and more employers are going to decide not to offer insurance coverage because it's expensive," Womer Benjamin said. "That means more Ohioans won't have health insurance."

Womer Benjamin said many young people don't know about all the different options available. Health insurance companies like Medical Mutual and Assurant aggressively sell short-term policies for young people moving from their parents' policies or waiting for a workplace plan that may take a few months to kick in.

Young people can also use federal Consolidated Omnibus Budget Reconciliation Act, known as COBRA, to temporarily continue their parents' health care or a former employer's policy.

Many states, including Ohio, encourage younger adults to use health savings accounts that put money aside for future health-care needs.

"When you are in college, anything can happen," said Bernard Little, BGSU's student body president and a graduate of Cleveland's John Hay High School. He had been on his mother's policy, but he switched to school's policy this year.