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Impact of Health Care Reform on College Students

The non-partisan Lookout Mountain Group announced today that health care reform proposals may have an adverse impact on the cost and quality of health insurance for thousands of college students who are presently covered by student health insurance/benefit programs (SHIBPs) that comply with the standards for health insurance endorsed by the American College Health Association (www.acha.org/info_resources/stu_health_ins.pdf). Jim Mitchell, Director of Student Health Services at Montana State University and Spokesperson for the Lookout Mountain Group, noted, "None of the health care reform legislation presently under consideration explicitly states that (1) the definition of 'group Insurance' will include college- and university-sponsored student health insurance/benefit plans (SHIBPs); and (2) colleges and universities will be able to continue to collect health fees or allocate a portion of tuition in order to fund college health programs."

"Many SHIBPs provide comprehensive coverage, complying with the standards for college health insurance plans endorsed by the American College Health Association. Recent surveys show the average monthly cost of these comprehensive SHIBPs is \$136 for public universities and \$157 for private universities. The programs provide catastrophic coverage, medical and mental health benefits, prescription drug benefits, and many have no pre-existing condition exclusion," said Mr. Mitchell.

Model SHIBPs identified by the Lookout Mountain Group, include a diverse group of public and private colleges and universities, with both large and small student populations, located in all areas of the country:

University of California at Berkeley

<http://www.uhs.berkeley.edu/Students/insurance/index.shtml>

University of Idaho

<http://www.health.uidaho.edu/ship>

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For more

Northeastern University

<http://www.bluecrossma.com/nm/pdf/northeastern-university/northeastern-summary-benefits.pdf>

University of Virginia

<http://www.virginia.edu/studenthealth/insurance/Premium0910.html>

University of New Hampshire

<http://www.unh.edu/health-services/shbp/pdf/brochure2009-2010.pdf>

Illinois State University

<http://www.shs.ilstu.edu/insurance/benefits/>

The Colorado School of Mines

<http://residence-life.mines.edu/UserFiles/File/studentLife/studentHealth/09COL1227%20Colorado%20School%20of%20Mines%20User%20Guide%20v10.pdf>

Dartmouth College

<http://www.dartmouth.edu/~health/depts/insurance/facts.html>

The Lookout Mountain Group's position paper on health care reform for the college student population is available at http://www.hbc-slba.com/LMG/LMG_abstract_3.5.pdf.

President Obama speaks about student health insurance . . .

On September 17, 2009, President Obama spoke at a health care reform forum at the University of Maryland. He again declared that ". . . if you already have health insurance, nothing in this plan will require you to change what you have. What this plan will do is make the insurance you have work better for you. "

In this same speech, President Obama spoke specifically about the University of Maryland's recent decision to require entering students to have health insurance coverage:

"I'm sure that some of you wondered why this college required that all new students have health insurance this semester. Well, here's why. Here's why. Every day, the one in three adults -- one in three young adults who don't have health insurance live one accident or one illness away from bankruptcy. Think about what would have happened with Rachel if she hadn't had health insurance. Nearly half of these young people have trouble paying their medical bills. Nearly 40 percent are in debt because of them. I mean, think about adding the debt you already have for college -- on top of that, another \$10,000 or \$20,000 or \$30,000 or \$50,000 worth of debt because you get sick.