



COVERAGE

## Adults lack health care

### About 400 students bought Ball State's insurance plan

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American college students are falling through the cracks of health care coverage because of the high costs of health insurance.

While only about 400 Ball State University students have the university's student health insurance plan through HTH Worldwide, Larry Cistrelli, director of risk management and insured benefit programs, said the remaining students have opted to either remain covered under parents' plans or simply "go naked."

Cistrelli said nearly 42 million people across the country do not have any form of health insurance. Twenty-nine percent of these people are between the ages of 18 and 24 years, the typical age for many college students, the Center for Disease Control and Prevention said.

Students, especially, are at risk for financial devastation when choosing to avoid an insurance plan. Although seemingly expensive at first, (the HTH annual premium for per student is \$600), going through school without the safety net could prove more costly in the end.

If students experience a serious illness or are in an accident, they face paying for doctor and hospital bills by themselves unless they have health insurance to help cover the costs. It can

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even lead to credit problems, forcing students to leave school to pay for health-related bills, Cistrelli said.

### HEALTH FEES

Cistrelli suggests that the reason why so many Ball State students in particular do not buy health insurance is because it is voluntary here because of a cheaper, mandatory Student Health Center fee: \$63 per semester for a full-time student; optional for part-time students.

Dr. Kent Bullis, medical director of the Health Center, said colleges take into account many factors when deciding whether student health insurance should be mandatory.

"For most schools, the main reason not to require it comes down to not putting any unnecessary barriers in front of students who wish to attend college," Bullis said. "For some students, coming up with the money to purchase health insurance could be an insurmountable obstacle, particularly if they have a health condition which makes it difficult for them to obtain coverage."

Cistrelli said Ball State students might deem that the minimal coverage offered by the Health Center fee will be enough to sustain them. They also might feel an accident or severe illness will most likely not occur to them, so those on a tight budget will instead save extra money for rent, school expenses or food.

Bullis said the health fee cov-

ers basic doctor visits for most common illnesses. He says the top reasons students visit the center are for upper respiratory infections, stomach flu, back pain, genital warts, urinary tract infections, fatigue, depression, birth control pills, allergy shots and immunizations.

"This past year, we had 27,950 visits to the Health Center," Bullis said.

Of those visits, students not covered with health insurance paid out-of-pocket for actual prescriptions, specialist referrals and lab tests, because the center's flat fee does not cover these extra costs. Bullis said the Health Center has no way of knowing how many of those students have health insurance, because the staff only asks students about their coverage when they refer them to another doctor or order a test.

Though even without insurance, Anna Lamb, alcohol education coordinator and Ball State alumnus, said prescriptions can be added to a student's bill at the end of the semester, making it convenient if the student is short of cash at the time of an illness.

Lamb, who works with the health education program, said the student fee helps pay for the health education programs, such as prevention of sexually transmitted diseases.

### INSURANCE

However, health education and the center's flat fee are separate from the university's insurance program. Ball State's student health insurance plan through HTH Worldwide, a branch of UniCare, pays 50 percent of prescription costs and assists in paying for laboratory fees. Students on the plan are insured for a maximum of \$100,000 worth of benefits.

"This year, students have access to the best benefits they've had in the four years I've been here," Bullis said.

But he agrees the benefits are pricey.

Other than the \$600 student-only annual premium, HTH charges annual fees of \$2,080 for health insurance coverage for a Ball State student and her spouse and the same amount for a student and his children. For a family including a Ball State student, spouse and their children, HTH charges an annual health insurance premium of \$3,599 — about \$600 more than Indiana University charges. However, this can be divided and purchased in separate semesters.

Indiana University, which also offers voluntary health insurance for undergraduate and graduate students, uses a different insurance provider — The Chickering Group, which offers a more costly plan. Chickering annually charges

\$724 per student but only \$2,986 for a student and family for student health insurance.

Cistrelli said signing up and renewing a continuous health insurance plan will protect students from falling through the cracks if they suddenly lose their parents' coverage or are in between semesters. Stopping insurance coverage or moving between insurance companies can cause problems if someone develops a pre-existing condition before adopting the new program. A pregnant woman, for example, may be refused insurance coverage if she switches coverage in the middle of her pregnancy.

Ball State tries to eliminate this hassle. Cistrelli says the university places a contingency upon all new insurance providers. From year to year, when Ball State's Board of Trustees decides to change insurance carriers depending on benefits and cost to students, the university makes sure all students previously covered on the school's health insurance plan continue to have previous conditions treated on the new plan.

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For more information on Ball State student health insurance, visit [www.collegiatehealthmanagement.com/Students/BSU/bsu.html](http://www.collegiatehealthmanagement.com/Students/BSU/bsu.html).