

FSU's mandatory health insurance may be contagious

by Orlando-Sentinel

Florida State just became the first public university in Florida to require health insurance for new students, but it may not be the last. Other state universities, including the University of Central Florida, are keeping a close eye this year on FSU's experiment and may soon follow suit. "Hats off to FSU for being a pioneer," said Bob Wirag, director of UCF's student-health center. "Every school in the system will be watching. Everybody realizes that students without adequate insurance often go without quality care, which can affect their performance at school." Starting this term, FSU is forcing new students either to show proof of insurance that meets school standards or pay \$1,400 a year for a school-backed policy. Advocates say students who don't have insurance and get seriously ill are at risk of dropping out of school and ruining themselves financially. Mandatory insurance for college students is commonplace among private schools and has found growing popularity among the nation's public universities. But Florida State's new health-insurance requirement comes amid increasing concerns about the rising cost of attending public universities. Earlier this year, Gov. Charlie Crist vetoed a 5 percent tuition increase amounting to about \$50 per semester, saying he opposed increasing students' out-of-pocket costs. But Crist later agreed to allow three universities -- Florida, Florida State and South Florida -- to start charging a premium on tuition next fall that could eventually cost students hundreds more every year. The cost of health insurance, however, can amount to more than that. 'Paternalism' or benefit? FSU is requiring students who can't prove they are covered by their own policy, or by a parent's or spouse's policy, to purchase the school-sanctioned insurance. Students cannot use Bright Futures, the state's Lottery-funded scholarships, to cover the premiums, but students who qualify for financial aid will be able to request increases to cover the cost. Joseph O'Shea, FSU's student-body president, said he has heard students complain about the additional expense, and say that FSU's new policy amounts to "unjustified paternalism" in their lives. Most students, however, seem to think that health insurance "is good and everybody ought to have it," he said. "The perception of the policy overall is very good. Students recognize the intent is to benefit us." O'Shea said he would like to see public or private subsidies on a sliding scale made available to students who don't qualify for financial aid yet might struggle to cover the cost, especially if the insurance plan were to spread to other state universities. More students, lower rates While FSU is plowing new ground for Florida's public universities, mandatory coverage is prevalent elsewhere. More than 80 percent of the nation's private colleges and 30 percent of public schools require their students to carry health insurance, according to the American College Health Association. Advocates say mandatory insurance drives down the cost of school-provided policies because schools can negotiate better benefits and prices when they have a larger pool of potential policyholders, said Lesley Sacher, director of FSU's Thagard Student Health Center and a principal architect of the policy. She is the American College Health Association's board president. If more schools joined FSU in a consortium, she said, the \$1,400 price tag for a school-backed policy could drop by hundreds of dollars. Proponents acknowledge the cost of FSU's policy might seem high when compared with the \$3,300 annual cost of tuition. But they say it's a bargain when the cost of fixing a broken ankle without coverage can run upward of \$25,000. "There's this mythology about college students as invincible, strapping young people," Sacher said. But at FSU, at least 125 students a month are sent to off-campus specialists because the health center can't deal with their conditions. "There when you need it" The State University System, meanwhile, has begun exploring mandatory insurance. The state's Board of Governors appointed Sacher to head a task force on student health and insurance. The board could decide to make mandatory health insurance a requirement at all state universities, or it could stay out of the issue. Until then, that decision rests with individual schools. UCF's Wirag said the school is giving it serious consideration. At FSU, the new program affects incoming freshmen, transfer students and new graduate students. Students already enrolled are exempt. Despite notices that went out in the spring, Sacher suspects some students will arrive on campus unaware of the new requirement. The school will have an open-enrollment period in September. Donald Post, 23, spent three years advocating for the change while serving as student health-care director for FSU's student government. He also spent five years working with an ambulance crew as an emergency medical technician. "I've constantly seen students, sometimes friends, sick or injured," he said. "They're incurring astronomical costs, have to take out more loans, feel more stress and do poorly in class. These are young adults of 19 who think bad things will never happen to them." Post is working toward a

master's degree at UCF, which he hopes will follow FSU's lead and institute a mandatory health-insurance program.

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