

Foreign students hurt by insurance plan

By Kelvin Wee

It's happened again. The ASUO has once again ignored the need of international students in its attempt to provide a service to the general student body.

If you haven't noticed by now, the cost of health insurance coverage sold by the ASUO

Commentary

health insurance office has increased by astronomical amounts.

Last year, coverage under the ASUO/Prudential group plan cost only \$285 a year for a student with no dependents. That rate has skyrocketed to \$429 this year.

To add salt to the wound, the coverage has decreased. It's dropped to only 70 percent coverage, while the deductible has now leaped 100 percent to \$200 instead of \$100.

Many students are not aware of this because they do not have to purchase insurance. International students at this University and in this country, however, are required to purchase some form of health insurance before we are allowed to completely register for classes.

The point I am trying to make is in addition to the annual increase in tuition, we also are being additionally burdened by this year's abhorrent increase in health insurance costs.

Unfortunately, many international students are not aware that there are several other plans available in the market that cost much less and offer much better coverage. Although none is actively promoting these plans, many of us have found them and are purchasing them as an alternative to the sickeningly overpriced ASUO plan.

What's even more distressing is that while the pamphlet distributed by the ASUO states that students may cancel coverage with Prudential within 21 days of purchasing it (Page 6), the top authority from Prudential has deemed otherwise. Apparently the pamphlet has been designed by a select few and not "for the Students of the University of Oregon." The statements on Page 6 of the pamphlet should and must be binding under law, and the ASUO health insurance committee and Prudential must live up to their promises.

Last year we received a hard slap in the face when the ASUO ignored international students

while it organized a symposium on racism. In retaliation, we chose to boycott the event. This year we are being slapped in a different area — the pocket book.

Much of the work done on this year's health insurance coverage cost has been blamed on the previous administration. But what's the difference? This year's administration is still called the ASUO, and the ASUO health insurance committee is still called the ASUO health insurance committee.

Many may say that the present ASUO administration should not have to be reminded of fallacies by former administrations; I beg to differ.

If the folks in this year's administration feel so strongly about fairly taking care of its constituents, it should have researched alternative insurance plans that offer better coverage to students at lower costs. The executive also should have offered these plans as an alternative to the present poor excuse for insurance coverage.

I would like to take this opportunity to remind the members of the ASUO that they receive their stipends from incidental fees paid for by students at the University. International students also pay incidental fees and we demand recognition as a part of this student body by these elected and appointed officials.

I am extremely disappointed. I feel that it is totally irresponsible for the present administration to actively promote the Prudential plan when others are available and offer better coverage at lower prices. Isn't the cost of education high enough? Why should the cost of health insurance be as high?

In closing, I would like to encourage every student who has purchased the Prudential plan to take care of their health and pocketbooks.

Pick up the telephone and find out about other plans that are available out there. Many cost much less and offer much better coverage.

Fight for your rights. Demand that Prudential live up to its promises and force them to allow cancellation of coverage.

Let's show the ASUO, the ASUO health insurance committee and Prudential that we will not deal with crap.

Kelvin Wee is an international student representative on the United States Students Association's National Board of Directors. He is also the Encore! section editor for the Emerald.

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By GARY LARSON



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