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# University Forum looks at insurance options

By Dan Eisler  
Emerald Reporter

Student Health Insurance Committee members and a representative of the American College Health Association held a second forum Thursday to consider options for changes in the ASUO Student Health Insurance Program.

SHIC will make a decision on insurance to recommend to the University administration by Dead Week, said Scott Wyckoff, ASUO vice president and

committee chairperson.

ACHA representative Stephen Beckley explained several student health insurance enrollment systems, including completely mandatory plans and institutional requirement plans with either loose waivers or strong waivers.

Under a mandatory system, all students would be required to participate in a school-sponsored student health insurance plan, with no waivers accepted, according to a list of enrollment systems provided by Beckley.

Under a loose waiver system, students would automatically be enrolled in the student health insurance plan unless they chose to waive coverage. They wouldn't be required to prove they have health insurance coverage, the list stated.

The restrictive waiver system requires proof of comparable independent coverage for students. The cost of all three plans is eligible under federal financial aid programs, according to the list.

A small but growing number of schools across the country

are requiring mandatory health insurance coverage, Beckley said.

He also said with the University's student population size a mandatory program would not work with a telephone registration system. Instead students would have to fill out a scanner form with bubbles. "Legally it's the best thing you can do, if you've got a form with a signature," Beckley said.

"All a loose waiver system does is raise the consciousness (among students) on the importance of health insurance," Beckley said, adding the disadvantage is that students may waive the school program to later find out they don't have adequate coverage.

With a restrictive waiver policy, "the political repercussions of evaluating 17,000 students would be a nightmare" and "make it unsafe to walk across campus," Beckley said.

Beckley said there are problems bidding insurance carriers without knowing a university's enrollment system because insurance carriers are less likely to make proposals.

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whether or not unborn children are alive. They are.

We do not get to choose . . .

whether or not it is wrong to destroy these innocent human lives. It is.

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