

# 'Probably' not adequate assurance

By Peter Mark

Imagine for a moment that the ASUO, after much earnest debate, decides that to promote cleaner air, a safer environment, and the general welfare

## Commentary

of students at the University, the administration should require each student to purchase a bicycle.

What better way to encourage students to ride bikes (which would improve their health and reduce noxious fumes from fossil fuel-burning motor vehicles) than to force each student to purchase one? Suppose further that the ASUO has a Student Transportation Committee, one of the members of which is a renowned bicycle "expert."

Since she knows so much about bicycles, the ASUO decides to take her recommendation that the bikes students purchase must be mountain bikes (since they have better traction than racing-style bikes during those slippery Eugene winters) and even more: The students will be required to purchase these mountain bikes through the ASUO's very own bicycle purchase plan.

The STC is charged with the responsibility of choosing which brand of mountain bike will be offered; all students must purchase one before they will be allowed to register for fall term, 1990. The ASUO assures students that they will get a great deal on these bikes, since 18,000 students will be buying them, the ASUO's transportation committee will be able to swing a great deal with some national distributor,

and the STC's bike expert will bring to the bike-buying process her many years of experience.

Anyone who thinks the scenario farfetched and improbable should consider the proposal that the ASUO's Student Health Insurance Committee has been trying to foist upon the students of this University since last December.

ASUO leaders Andy Clark and Scott Wyckoff fancy themselves social engineers who paternalistically presume to know what's best for all of us. These bureaucratic "experts" have decided that forcing all students to purchase a health insurance product is in everyone's best interest.

Moreover, they tell us that we have no right to choose the product ourselves, but instead we must purchase the health plan that they select. Having been rebuffed by the University administration, and by an overwhelming majority of students present at two successive meetings in as many weeks, the ASUO leadership, with its back to the wall, has offered to hold a referendum on this issue during the ASUO elections in May. This decision should be applauded, but one can expect the ASUO to campaign hard to convince students to back their plan.

Students will be offered four choices: mandatory insurance, voluntary insurance (what we have now), no insurance at all, and a loose waiver. The ASUO will, of course, urge students to vote for mandatory insurance. As of this writing, however, only students who enjoy playing a fiscal version of Russian

roulette would take the ASUO seriously.

By voting for mandatory insurance, a student would be saying, in effect, "I hereby commit myself to buy the health insurance product offered by the ASUO next year, although I have no idea of its cost or quality. All I can go on right now are vague assurances by the ASUO leadership that it will probably cost around \$300, and it will probably offer great benefits."

"Probably" isn't good enough. Wyckoff and Clark can talk about socialized medicine; they can talk about national health insurance; they can talk about the virtues of their mandatory plan, but until they can talk hard facts about the premiums, deductibles, coinsurance, and benefits of next year's health plan, they'll be talking to themselves.

Students deserve a firm guarantee of a product's price and quality, not just the ASUO leadership's hunch — however good a hunch it may be — before they agree to buy it. This should be true for health insurance plans as for bicycles. Because as long as it's just a hunch and not a solid commitment, who knows — next year's plan could cost \$400, \$500, or perhaps even more.

Wyckoff and Clark will come back and say "Sorry, we really thought it would be \$300." But by then, "sorry" won't be good enough. Students will have utterly no choice but to buy it, whatever it costs.

*Peter Mark is graduate student in computer science.*

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