

# Student health insurance enrollment declines

By Lisa Millegan  
Emerald Associate Editor

The 20 percent drop in the number of students enrolled in the ASUO health insurance plan this year could threaten the health of the program.

If this decline continues, the University may not be able to offer as affordable a plan in the future, said University health insurance coordinator Cathy Curran.

Curran said that because declining enrollment means a bad risk for insurance companies, the companies may lose interest in the University.

"What it boils down to is that only the students who use insurance will purchase it," Curran said.

Since fall 1990, the number of students who signed up for the ASUO plan for American students has decreased from 700 to 560.

This year, the premium for the plan is \$593, a 13 percent increase from last year's \$525 cost.

In the current ASUO plan, available from American Life Insurance Company, students pay the first \$200 of their medical bills and subsequently pay 30 percent of medical costs during the remainder of the school year.

Students pay only 10 percent of their medical costs if the to-

tal fees exceed \$10,000. The maximum amount of coverage for a student is \$150,000.

Curran said she believes the increased premium fee combined with ever-rising tuition and book costs has caused the decline in enrollment of the ASUO plan.

"There are so many fees on campus right now, you can't blame students for not taking it," she said.

Although many students are covered by their parents' policies, a significant percentage do not have any health insurance at all, she said.

To create interest in the ASUO health insurance plan and to find out what kind of benefits students want, the Student Health Insurance Committee distributed 300 surveys to students last week. The completed surveys are due today.

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