

# Insurance

continued from page 1

Students who already have some form of health insurance would not have to pay for the basic health plan.

If the proposal goes into effect, students who are uninsured would have to purchase the insurance plan through their university. Students would still have the option of upgrading to a major medical insurance plan, which would increase the amount of coverage offered. Preliminary estimates have placed the cost of the basic plan at \$14-17 per term.

"We're not looking at a heavy cost to students," said Elizabeth Dickenson, a risk manager for the Oregon University System and a member of the Task Force on Student Health Insurance, which formed the proposal. "You could think of it as four lattes a term or something."

While most University students have some form of health insurance, according to the 1998 Health Center

Survey, roughly 13 percent of the student population is not insured.

"The cost of health care is rising rapidly, and there are a number of students on campus who are uninsured or can't afford health care," said Dan Williams, vice president for administration and task force member. "Not having health insurance is just a risk that we don't want anyone to have to take."

And that is the impetus behind the proposal, Dickinson said — when universities make health insurance plans voluntary, many students opt not to purchase them. That results in what she terms "adverse selection," where only people who plan to use the health insurance buy it. But most insurers count on some people in the insurance pool rarely using their insurance.

And when only a handful of students purchase a plan, and they all use it to cover expensive medical bills, insurance companies often raise premiums to cover the costs.

While some students who never go to the doctor might object to having to pay for basic coverage, it's a

worthwhile investment, said senior biology and biochemistry major and task force member Greg Byrd.

"You never know if you're going to need it or not," he said. "You could be perfectly healthy now, but you could be walking down the street and slip on the curb and break your ankle."

Task force members aren't sure when a mandatory plan could go into effect, if it were approved. Estimates varied from fall term 2001 to five years from now.

According to University Health Center Director Dr. Gerald Fleischli, the differences in the timelines are partly because a lot of complicated issues with the plan still need to be discussed.

If the board does approve the proposal, the task force would work out the specifics of a university system-wide health insurance plan. But health officials and task force members said they still have to determine if such a plan is even financially feasible for all the universities, or should be specific to each school.

## All Ways Travel

• **Hurry Sale is Ending!** •  
**San Francisco** - \$ 78.00\*  
**Chicago** - \$198.00\*  
**New Orleans** - \$198.00\*  
**Orlando** - \$198.00\*

\*tax not included, restrictions may apply. Subject to change without notice.

ISIC cards & Hostel Passes

E-mail: awt@luv2travel.com

1200 High St.

338-4199

Student Travel Experts

oregon  
daily  
emerald  
worldwide



www.  
dailyemerald.com

# Election

continued from page 1

ecutive to appoint members to fill the senate.

"It is absolutely crucial that we have people running for these positions," ASUO Elections Coordinator Ken Best said.

ASUO President Wylie Chen blamed the low candidate turnout on a combination of an earlier election date and the recent Programs Finance Committee budget hearings.

Chen said many students might have been preoccupied worrying about the fate of their organization's budget hearing and not thinking about preparing a campaign.

"We usually get a lot of candidates from the programs here on campus," Chen said. "A lot of the people were not prepared to run."

Last year's Ballot Measure 4 changed elections dates from May 1 to April 1.

Bennett Lacy, publicity coordinator for the elections board, said he felt general student apathy caused so many seats to run uncontested.

"I don't think students on campus realize where their incidental fees go," Lacy said.

Lacy estimates the incoming Student Senate will be responsible for allocating almost \$7 million in incidental fee money across campus. He also said that if they didn't extend the deadline, students would not be properly represented by the election. He said he thinks a localized group, should they run uncontested, will not accurately represent the greater University as a whole.

Best said that "We would urge

any and all who care about what happens to their incidental fees on campus to apply," Best said.

Presidential and vice presidential candidates C.J. Gabbe and Peter Larson, however, said they are upset by the delay.


"We have been ready for months," Gabbe said. "We are ready to go. We feel we are being penalized for being on time."

He also said he is concerned the extended deadline may hurt student voter turnout because the candidates may not have enough time for their campaigns.

But ASUO presidential candidate Jay Breslow said he thinks moving the date is a good idea.

"It will give people who have a chance to run [a chance] to make the decision," he said.

Edward Yuen contributed to this article.




**coast with the student combo.**

Free Checking  
Student MasterCard®  
Online Banking  
Instant Cash & Check® card

Receive a  
**Free T-shirt**

when you sign up for the *Student Combo* Package at your local branch.



\*Free T-shirt offer ends 3/31/00. Student must open a checking account and/or credit card to receive the T-shirt. Limit one per customer while supplies last at participating branches only. Credit card issued by Wells Fargo Bank Nevada, N.A. and is subject to qualification. Instant Cash & Check card is subject to qualification.  
© 2000 Wells Fargo Bank, N.A. Member FDIC

**"37 years of Quality Service"**

Mercedes • BMW • Volkswagen • Audi

**German Auto Service**

• MERCEDES • BMW • VOLKSWAGEN •




342-2912 • 2025 Franklin Blvd.  
Eugene, Oregon, 97402


**Heart Beats for Valentine's Day**

**Let's not get all lovey-dovey.**

**(well, maybe a little.)**



\* Write the most creative Heart Beat and win a \$20 gift certificate to Jo Federigo's.



example (not actual size)

**ONLY \$3!**

Baby Doll,  
Be Mine.  
Love, Me

- Call **346-4343** to place your Heart Beat today, or fill out this form and stop by the Emerald classified office: Suite 300 EMU.
- Heart Beats will run in the Emerald on Monday, February 14.
- **Deadline: Thursday, February 10, 1p.m.**

name \_\_\_\_\_  
 phone \_\_\_\_\_  
 address \_\_\_\_\_  
 cash/check/credit card # \_\_\_\_\_

write message to appear in ad here  
 (if more than 25 words type may be small and hard to read)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\*ODE employees not eligible to win

**Oregon Daily Emerald**