

More universities require student health insurance

BY JOHN SEEWER
THE ASSOCIATED PRESS

TOLEDO, Ohio — A growing number of public universities are requiring that students have health insurance before they step into the classroom, a move aimed at saving the uninsured from huge bills and college hospitals from getting stuck with the cost.

Most public universities still leave the decision up to students, who can buy into a school's student health care plan or obtain their own insurance. However, surveys from insurers and schools indicate that anywhere from 10 percent to 30 percent do not have insurance. Most are still covered under their parents' plans.

College officials are also finding that some students are forced to drop out when faced with the medical expenses.

"What makes it a tough decision is the potential added costs," said Jim Mitchell, director of student health services at Montana State University, which has required insurance for nearly 20 years. "But there's compelling reasons to do it."

More schools have started mandating the coverage in the past four years. Hospitals no longer absorb the costs because of increasing health care expenses.

The University of Connecticut, Ohio State University and all 10 schools within the University of California system now require health insurance. The University of Utah is looking into it.

Others, including Old Dominion, Kent State University and South Dakota's board of regents, have decided against the idea.

Costs vary from campus to campus — undergraduates at UCLA paid \$558 for a full year; the price is \$1,211 this year at the University of Toledo, where insurance is required.

Yet, some schools have resisted mandatory coverage, fearing extra costs will push students to other colleges. Still, others worry students already are burdened with huge loans and rising tuition.

"We may be pricing students out of college," said Alex Wright, president of the student government at Bowling Green State University.

The costs to uninsured students can be staggering when they're hospitalized.

For example, a student at Old Dominion University in Norfolk, Va., had \$100,000 in medical bills stemming from injuries in a car accident, said Jenny Foss, director of student health services.

"Students can take care of their car repairs, but they may not be able to take care of their injuries," she said.

In extreme cases, the student is forced to declare bankruptcy.

Allowing students to decide whether they want health insurance can dilute a school's health plan when few buy into it. Often, Foss said, it's mainly students with health problems who purchase coverage, driving up the number of claims and costs.

Old Dominion discontinued its health insurance plan a year ago —

only 400 of its 20,000 students were using it. That's despite a school survey that showed about 4,000 students had no health coverage.

Glenn Egelman, director of student health at Bowling Green, noted that something as common as appendicitis could result in a big medical bill.

"It can happen to anyone, at any time, and it can definitely happen to young people," he said. "We see students who have to leave school because of something that can't be predicted."

INSURANCE DISPUTE

THE UNINSURED: Surveys from insurers and schools indicate anywhere from 10 percent to 30 percent of students do not have medical coverage or that most are still under their parents' plans.

THE DEBATE: Some universities have resisted mandatory coverage, fearing extra costs will push students to other colleges. Still, others worry students already are burdened with huge loans and rising tuition.

Students without coverage also think they can get what they need at campus health centers, which often offer free, but limited, care.

"It's a safety net, but it's a net with a lot of holes in it," Egelman said.

Nearly all private colleges make health coverage mandatory, compared with about 25 percent of public colleges, said Stephen Beckley, who runs a Colorado-based consulting firm that assists schools with student health programs.

Unpaid medical bills were a problem at Ohio State's medical center before the school changed its policy three years ago. In one year, the school found uninsured students owed \$600,000, said Ted Grace, director of student health services.

"It made it very easy to make that decision," he said.

Bush administration slashes scientific research funding

BY PAUL RECER
THE ASSOCIATED PRESS

WASHINGTON, D.C. — The voice of science is being stifled in the Bush administration, with fewer scientists heard in policy discussions and money for research and advanced training being cut, according to panelists at a national science meeting.

Speakers at the national meeting of the American Association for the Advancement of Science expressed concern Sunday that some scientists in key federal agencies are being ignored or even pressured to change study conclusions that don't support policy positions.

The speakers also said that Bush's proposed 2005 federal budget is slashing spending for basic research and reducing investments in education designed to produce the nation's future scientists.

There also was concern that increased restrictions and requirements for obtaining visas is diminishing the flow to the U.S. of foreign-born science students who have long been a major part of the American research community.

Rosina Bierbaum, dean of the University of Michigan School of Natural Resources and Environment, said the Bush administration has cut scientists out of some of the policy-making processes, particularly on environmental issues.

"In previous administrations, scientists were always at the table when regulations were being developed," she said. "Science never had the last voice, but it had a voice."

Issues on global warming, for instance, that achieved a firm scientific consensus in earlier years are now being questioned by Bush policy makers. Proven, widely accepted research is being ignored or disputed, she said.

Government policy papers issued prior to the Bush years moved beyond questioning the validity of global warming science and addressed ways of confronting or dealing with climate change.

Under Bush, said Bierbaum, the questioning of the proven science has become more important than finding ways to cope with climate change.

One result of such actions, said Neal Frank of Rice University, a former director of the National Science Foundation, is that "we don't really have a policy right now to deal with what everybody agrees is a serious problem."

Among scientists, said Frank, "there is quite a consensus in place that the Earth is warming and that humans are responsible for a considerable part of that" through the burning of fossil fuels.

And the science is clear, he said, that without action to control fossil fuel use, the warming will get worse and there will be climate events that "our species has not experienced before."

Asked for comment, White House spokesman Ken Lisaius said, "The president makes policy decisions based on what the best policies for the country are, not politics. People who suggest otherwise are ill-informed."

Kurt Gottfried of Cornell University and the Union of Concerned

Scientists said a survey of scientists in the U.S. Fish and Wildlife Service found that about 42 percent feel pressured to not report publicly any findings that do not agree with Bush policies on endangered species. He said almost a third of the Fish and Wildlife researchers said they were even pressured not to express within the agency any views in conflict with the Bush policies.

"This administration has distanced itself from scientific information," said Gottfried. He said this is part of a larger effort to let politics dominate pure science.


He said scientists in the Environmental Protection Agency have been pressured to change their research to keep it consistent with the Bush political position on environmental issues.

Because of such actions, he said, it has become more difficult for federal agencies to attract and retain top scientific talent. This becomes a critical issue, said Gottfried, because about 35 percent of EPA scientists will retire soon and the Bush administration can "mold the staff" of the agency through the hiring process.

Federal spending for research and development is significantly reduced under the proposed 2005 Bush budget, the speakers said.


"Overall the R&D budget is bad news," said Bierbaum.

She said the National Science Foundation funds for graduate students and for kindergarten through high school education has been slashed.



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