

Student Insurance Story by Erin Grigsby

Health care reform has been a major issue in the news that concerns not only the country but also Berry students.

The “Berry College Student Accident and Sickness Plan” is offered to all students, graduate or undergraduate, according to the Health & Wellness Center’s Berry website page.

If full time undergraduate students are already covered by a health insurance plan, then they must provide proof of insurance to waive this plan by a deadline, according to the Berry website. If students do not have proof of insurance by the deadline, they are automatically enrolled in the college’s health plan and an amount is charged to the student’s account of \$402.

This health plan was established in August 2009, according to Kristen Devine, account executive at University Health Plans, Inc., an insurance brokerage and consulting firm in Quincy, Massachusetts. According to the firm’s website, University Health Plans is the broker/plan manager who handles the enrollment and waiver process for the school health insurance plan.

University Health Plans works with the college at the beginning of each academic year to make sure all full time undergraduate students have health insurance while attending Berry, according to Devine. While this may be generally unknown to most students, another aspect that is unclear may be what exactly is covered by the insurance plan.

“It is a basic Student Accident and Sickness Plan that will provide coverage for a student if he or she needs to see a doctor or is hospitalized for a short period of time,” Devine said. “The plan covers up to \$1,000 for injuries and sicknesses, including surgical expenses, physician fees, consultant expenses, diagnostic x-rays and lab expense. After the \$1,000 is utilized, the insurance will pay up to 80 percent of the student’s medical expenses up to \$4,000. Prescriptions are covered up to \$150.”

One benefit not mentioned in the plan is dental coverage, which is something that some Berry students with the insurance plan have noticed.

“Dental coverage would be nice, but that’s not generally included in any insurance plan, so I can’t really complain about that,” senior Lauren Fenner said.

“Due to the fact that it does not include dental health or athletic coverage, I am extremely disappointed with this insurance plan and am currently looking for another health insurance possibility for next year,” freshman Alex La Pierre said.

La Pierre said that she had difficulty in receiving her coverage information and did not receive it in time to be able to try out for an athletic sport. After she was told by the Ladd Center that the insurance plan did not cover sports activities, La Pierre was unable to participate in an athletic event. However, information like policy numbers, enrollment and claims can be found on University Health Plans’ website.

The Berry College Student Accident and Sickness Plan brochure states that the policy does not cover a loss or provide benefits to “dental treatment including orthodontic braces and orthodontic appliances, except as specified for accidental Injury to the Insured Person’s teeth.” The brochure names 17 other exclusions that are not covered, one of which includes “loss resulting from playing, practicing, traveling to or from, or participating in, or conditioning for, any intercollegiate sports.”

While La Pierre says she questions if enough benefits are provided for her and other students, Devine thinks the plan provides the essentials.

"The Berry...plan is appropriate for students that need basic coverage," Devine said. "The coverage will also provide mental health services, lab work and other diagnostic tests."

But students with chronic conditions may find the student insurance plan does not provide enough coverage for their medical needs, according to Devine. In this case, the student is encouraged to find a comprehensive health insurance plan that will offer the student the benefits he or she needs.

Some students are not dissatisfied with the plan, like Fenner, who uses the plan mostly for visits to the chiropractor.

"I wasn't expecting chiropractic visits to even be covered by the health plan," Fenner said. "Also, a visit to the emergency room, which would have cost me over \$500, only cost me \$30. I was very pleased."

But one difficulty Fenner found involved the cost of the plan.

"I feel like it is rather expensive, but that is probably because I am paying for all of my college expenses, including health insurance, on my own so any additional expense is a lot," Fenner said.

Devine said that the plan could save a student the out of pocket expense of costly medical services if he or she gets sick during the policy year.

However, the plan provides limited benefits and does not cover a student if a catastrophic expense arises during the policy year, and this may change with the health care reform, according to Devine.

"Health care reform aims to eliminate caps on essential benefits," Devine said. "The new benefit requirements for student health insurance plans are expected to go into effect for the 2013-2014 academic year... plans will have to cover no less than \$100,000 per policy year without internal limits."

Devine said that this will have a major cost impact on basic Student Accident and Sickness Plans that are offered to many students today.