

Tufts Daily

State regulators propose student insurance review

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Massachusetts state regulators proposed earlier this month a measure to reassess school health-insurance plans for college students, responding to mounting concerns about limited coverage and increasing student medical debt.



Daily File Photo
A Health Service employee works at a flu shot clinic.

The proposal requires colleges to start tracking students' medical bills, including the number of times insurers refuse to reimburse students and the number of students' complaints against their insurance agencies, The Boston Globe reported earlier this month.

The information the colleges submit to regulators would allow them to evaluate whether student insurance plans provide appropriate benefits. The proposal is expected to be adopted next month after a public hearing, the Globe said.

The probe came about due to what many believe is a lack of comprehensive health insurance for students from low-income households. Although some people attending colleges and universities in Massachusetts cannot afford insurance, many of those students do not meet the eligibility requirements for Commonwealth Care, a state-subsidized health insurance program for low-income residents.

Under state legislation passed in 1989, Massachusetts requires all college and university students to have health insurance either through the Qualifying Student Health Insurance Program (QSHIP) or through private insurers.

Under the state's 2006 near-universal health care law, though, insurers can considerably limit coverage to students, even if the insurance company's coverage fails to meet a certain standard.

A Tufts student group recently teamed up with the Access Project, a national organization based in Boston that focuses on issues of access to health care, and joined the Technical Advisory Group, a state regulatory agency that looks into student health problems.

The group, called the Student Health Organizing Coalition (SHOC), aims to represent students at the state level and with university administrators.

"It's crazy because a lot of students are being driven into medical debt, and a lot of people aren't able to get the care they need, so we're researching policy that could change to make the situation better for students," senior Dena Greenblum, one of the lead organizers of SHOC, said. "A lot could happen."

SHOC met with a representative from the office of Massachusetts Attorney General Martha Coakley on Monday and with a representative from the office of Democratic State Sen. Richard Moore yesterday. They have also met with officials from the Division of Health Care Finance and Policy, part of the Executive Office of Health and Human Services, and plan to meet with State Rep. Carl Sciortino (LA '00) on Friday.

"At first, [state officials] didn't want to look into the problems," Greenblum said. "We came with students who had stories, and they seemed really unreceptive, but we got some press, met with different people there and got a much more positive result."

Andrew Cohen, the community research coordinator at the Access Project in Boston, told the Daily that one topic that has arisen often is "medical debt, money people owe to medical providers for the services they received. Sometimes this medical debt can be turned into credit-card debt and other debt as well."

Many of those involved believe another problem lies with the fact that some colleges do not take private plans, which forces parents and students to pay double the fee for health insurance. The current QSHIP cap is set at a minimum of \$50,000 in coverage, but students can easily exceed this limit in cases of hospitalization, surgery and serious illness. Tufts' minimum is currently set at \$100,000, but students have the option of purchasing additional coverage up to \$250,000, according to Senior Director of Health and Wellness Services Michelle Bowdler.

Tufts' Health Service was able to achieve a substantial decrease in the cost of the insurance plan last year, according to Ph.D. candidate David Proctor, chair of the Graduate Student Health Advisory Board and Department of Classics administrator.

"The premium dropped, and coverage improved," Proctor said.

Tufts students have access to Health Service through a mandatory health fee, and these students are accordingly not charged for office visits.

"The health fee covers a range of services, and the only services that are charged for are labs, some immunizations [and] travel vaccines, and you are charged if you see a psychiatrist after the third visit," Bowdler said.

The charges appear on the student's bursar account before they can be reimbursed, according to Bowdler. "We give them an itemized bill, and they usually do receive reimbursement from their insurance company," she said. "Upon request, we will bill the insurance company."

Although Tufts works hard to facilitate student reimbursement, Health Service Billing Supervisor Mary Daley said, the task ultimately falls into the hands of the insurance companies.

"Sometimes it's different because there are many different insurances across the country, and sometimes they have a high deductible and sometimes they consider it out of network, so [the reimbursement] might not be 100 percent," Daley said.

Reimbursements and resulting medical debt have come to the forefront elsewhere, as well. New York Attorney General Andrew Cuomo recently launched an investigation into insurance plans in his own state, focusing on disclosure policies.