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## Changing health care for students

WASHINGTON - University of Delaware student Michelle Rigney has stage-four malignant melanoma, and her biggest fear, next to dying, is losing her health insurance.

By federal law, students 19 to 24 are eligible to keep their parents' health insurance only if they attend school full time, leaving a tough choice for those like Rigney.

If she stays in school, she may not be able to balance a full load of classes and the demands of treatment. If she's too sick to go to school, she could lose her health insurance when she needs it most. 'My biggest concern is having to force myself into working or staying a full-time student just for the benefits,' says Rigney, 22, of Bear, Del. 'I wouldn't be able to survive if I didn't have medical insurance.' Federal lawmakers have proposed bipartisan legislation to allow college students to take up to one year of medical leave for a physician-certified, severe

illness without losing their health insurance. Advocates of universal health coverage have endorsed the legislation as a good step forward. 'No one should have to jump through hoops that actually threaten their health in order to maintain their health insurance,' says American Cancer Society's Steven Weiss.

But attempts to amend the Employee Retirement Income Security Act the federal law setting minimum standards for most voluntarily established health care and pension plans in private industry may not come without challenges. 'This mandate will (likely) come with a cost,' making health insurance unaffordable for others, says **Devon Herrick, senior fellow at National Center for Policy Analysis**, a research group promoting alternatives to government regulation.

The bills currently being floated in the House and

Senate are named Michelle's Law, in memory of Michelle Morse, who died in 2005 from colon cancer.

Morse's doctors advised her to take medical leave from Plymouth State University in New Hampshire. But to maintain her insurance, she attended classes full time wearing a wig and chemotherapy pump, said her mother, AnnMarie Morse.

Had her daughter left school, Morse would have seen her monthly payments spike from \$290 for the family plan to at least \$1,000 with the additional premium for a COBRA extension of her policy and co-pays. 'Our family could not afford that kind of money, and our family is not unique from most of the families in the country,' said Morse, a teacher.

AnnMarie Morse won her fight to change the law in New Hampshire, creating the model for the federal bills.

Several states have either passed or are pursuing similar legislation. But federal lawmakers still need to amend ERISA because federal law, not state law, governs self-funded programs, Morse says.

Rigney's insurance plans fall under that category. The federal bill would help her,

she said, 'because I wouldn't have so much pressure and anxiety of how I'm going to actually afford these bills and continue on getting treatment.' The cost of Michelle's Law should be negligible, considering the small percentage of the insured population affected, say Reps. Paul Hodes, D-N.H., and Mike Castle, R-

Del., the House bill's co-sponsors. The incidence of cancer, for example, among those 18 to 22 is 27.3 per 100,000 annually, according to the American Cancer Society. 'We're frankly correcting something that is illogical and irrational,' Hodes says.