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UI offers health plan for grads

By: Christopher Patton - The Daily Iowan

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After overcoming collegiate challenges on the way to garnering diplomas, many UI graduates are faced with a problem just as difficult as landing a good job: finding an affordable health-insurance plan.

Seeking votes of recent graduates as well as uninsured Americans, many of the 2008 presidential candidates have narrowed in on health care as a major campaign issue.

According to documents available on their websites, the three most popular Democratic candidates - Sen. Hillary Rodham Clinton, D-N.Y., Sen. Barack Obama, D-Ill., and former North Carolina Sen. John Edwards all have detailed proposals for making health insurance affordable for more Americans. Though as a whole the Republican field spends less time discussing health care, several GOP candidates have addressed the issue while campaigning.

At the UI, current students and recent graduates have access to health care.

Richard Saunders, the senior associate director of UI Human Resources, said many students obtain health insurance through their parents' plans or the UI Student Health Insurance Plan. Once these students graduate or leave the university for any other reason, they must seek other options, one of which is provided by the university.

In order to aid students during their transition from academia to the work force, the school offers short-term health- and dental-insurance plans to former students. These plans are available for a maximum of 12 months, Saunders said.

The UI began offering these plans, around a year ago, he said, but fewer than 50 former students are taking advantage of them. He said a single person can purchase the coverage for only \$85 a month - a cheaper alternative to private health-insurance plans of comparable quality. While many employers' health-insurance plans only begin covering new employees after a waiting period, the university's plan - which is available to students within 45 days after they leave - helps graduates avoid a lapse in coverage, Saunders said.

John Mason, a May UI graduate, began purchasing health insurance through the university at the beginning of June. He said he chose the plan because he was "pretty impressed with the price" and "couldn't find anything better anywhere else."

He's happy to use the UI's insurance program as he seeks employment, he said, but noted that everyone, not just recent college graduates, should have access to similarly affordable health insurance.

The 23-year-old said he would appreciate such a service provided by the national government, adding that the 2008 presidential hopefuls' stances on health care would factor into his decision on whom to support.

While Rodham Clinton's plan focuses largely on lowering costs through reforming how the government

regulates insurance companies, Edwards wants to create "regional health markets purchasing pools" that, he argues, would give everyone the tools to purchase affordable plans. He also supports legally mandating all Americans to purchase health insurance.

Meanwhile, among Republican hopefuls, former Massachusetts Gov. Mitt Romney supports requiring people to buy health insurance, while former Arkansas Gov. Mike Huckabee highlights the importance of preventive care and its potential to reduce treatment expenses.

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