COLLEGIATE HEALTH NEWS & VIEWS

PRESENTED BY COLLEGIATE RISK MANAGEMENT, LLC www.collegiaterisk.com

Serving the Health Insurance Needs of Students

2007
VOLUME 3 Issue No. 1

IN THIS ISSUE...

Mandatory Health Insurance Moving Through the Process . . .

Don't Leave Mayo Out Overnight and Other Tips for Food Safety . . . . . .

Letter from the President . . . . . .

Suicide on Campus . . . . . .

Helping Students Avoid The Freshman Fifteen . . . . . .

HIV Does Not Discriminate It's Not Who You Are, but What You Do that Determines Your Outcome . . . . . .

COLLEGIATE RISK MANAGEMENT
110 Athens Street Suite 200
Tarpon Springs, FL 34689
800-922-3420

MANDATORY HEALTH INSURANCE:
MOVING THROUGH THE PROCESS

As health insurance costs rise, universities across America are searching for affordable ways to help students obtain medical insurance. Nearly half of all college students are uninsured and as that number rises, a financial disaster looms - for both the student and the university.

For the uninsured student, a pile of medical bills often forces them to leave school and sometimes declare bankruptcy. This could mean a direct, adverse financial loss for the university as the drop-out rate increases. The school would also be faced with a higher risk of being liable if the uninsured student becomes ill or injured during a campus activity.

To help prevent such cases, the number of universities and colleges requiring their students to have health insurance is increasing. The challenge is finding coverage that keeps costs low and provides comprehensive benefits.

Florida State University is one of a growing number of public universities moving to a mandatory / hard waiver student insurance. Lesley Sacher, MHA, CHE, Director of Thagard Student Health Center at Florida State University, spent nearly three years planning for a program that will kick off this summer. "No one plans to be sick, injured or hospitalized," says Sacher, "But when and if it happens, a safety net needs to be in place to protect the student and the university from possible financial debt."

Many universities shy away from mandatory health insurance for fear of high insurance premiums. But in many cases, a university can save 40 percent on premium costs while improving the overall plan design, benefits, and customer service. For example, if Florida State continued with voluntary enrollment, the student rate would have increased by 30 to 50 percent for the next academic year. By implementing hard waiver enrollment, FSU was able to consolidate a three-tier, age-rated plan into one lower rate for all students. Hard waiver enrollment also allowed for expanded benefits, increasing the voluntary plan's $30,000 maximum limited benefits to a $200,000 comprehensive benefits plan.

Students will also reap financial benefits from a mandatory health insurance program. The cost of health care will be lower and preventative care is covered in the school's policy. "We insisted that our policy compare to those students who were raised under a comprehensive plan," says Sacher. "Mental health and preventative health care are not luxuries, but essential to good health care."

Being insured also assures that the student will receive the same quality of treatment whether they can pay the medical bills or not. When a student is not insured, they often go without certain treatments because of the inability to pay.

FSU has had an optional health insurance system for many years now, but none as comprehensive as the school's new health policy. Students will even see a decrease in premium payments - as much as $767 in some cases. For those students who are unable to pay the cost of insurance, Financial Aid may provide assistance.

More and more colleges and universities will turn to mandatory health insurance programs. "And when they do, they will see, like FSU did, that this type of insurance coverage will not only benefit the students, but the university as well. We're excited to offer our students a solid program that will benefit everyone financially and medically in the end," says Sacher.

Other university benefits for switching to a mandatory/hard waiver health insurance system include:

- The ability to raise the fees for student health services, which enables the administration to provide more comprehensive on-campus health service.
- Can be designed to offset cost of blanket intercollegiate sports accident insurance.
- Eliminates potential college involvement in collection efforts for a community provider of unpaid medical bills of an uninsured student.

Mandatory and hard waiver systems are similar in that all students are required to have health insurance coverage; they're automatically enrolled in the school-sponsored plan (unless a waiver is allowed); and premiums are included in the tuition billing.

With hard waiver, students may waive out with proof of other coverage. With a mandatory plan, students may not waive out.

A Letter from the President of Collegiate Risk Management

Vonda White
President
Collegiate Risk Management

Dear Readers,

Collegiate Health News & Views was created to provide a forum for trends and news that affects students in college health and the student health insurance industry. This newsletter will feature the latest news, research and achievements to keep you informed.

Collegiate Risk Management is a national firm specializing in domestic and international student health insurance and intercollegiate sports insurance for colleges and universities. On average, we have saved 15 percent on their health insurance premiums, while improving the overall plan design, benefits and customer service. We can help you with your current plan. Or if you are interested in going hardwaiver, mandatory, or being part of a consortium, Collegiate Risk can initiate and facilitate the process. Our consultants are passionately committed to representing our students' best interests, and to raising the standards of student health care.

As we all strive to better serve students, sharing information among the college health community is a valuable tool. If you have a topic of concern or developments you'd like to see covered , I encourage you to contact me at vonda@collegiaterisk.com. Your input is very important as it allows us to provide you and your peers with the vital information you need. With this newsletter, we hope to provide you with just such a resource and forum.

Sincerely,

Vonda White

Vonda White *President,*
Collegiate Risk Management, Inc.

DON'T LEAVE MAYO OUT OVERNIGHT AND OTHER TIPS FOR FOOD SAFETY

Veronica Walker
University of South Florida — May 2007

For a college student, living away from home can be an exciting and sometimes scary experience. For many, it is the first time they have had to do everything for themselves, which can bring about a host of opportunities to learn from their own mistakes.

Now that they've figured out it's not a great idea to toss in their red socks with their whites or to use regular dish detergent in the dishwasher, it is time to reinforce some basics in the kitchen. Most people know to wash the knife when switching from meats to vegetables and to thoroughly wash the cutting board after every use, but there are some major food faux pas that can lead to very unpleasant results.

According to the U.S. Food and Drug Administration Center for Food Safety and Applied Nutrition, 40 percent of people between the ages of 15 and 24 eat three of their main meals a week in restaurants. Unfortunately, most of those students are not aware of the dangers leftover food can pose.

Food brought home from a restaurant must be refrigerated within two hours to prevent spoilage. If it is not possible to store the food safely before then, it is better to leave it at the restaurant. One must also remember that if left in a hot car, the food will spoil at a faster rate. Leftovers have a very short life once it is brought home; therefore they must be eaten within a couple of days.

Many students tend to forget to check expiration or use-by dates, especially on canned or boxed foods. It is very easy to tell when fresh foods have gone bad, but a three year old can of peas can be just as harmful. Contrary to popular believe, frozen foods do not last forever. The American Plastics Council states on their website that most meats will only last 3-6 months if frozen and vegetables will be good for about a year.

College students tend to be very irresponsible when it comes to food safety. Eating cold pizza that's been left out for hours and snacking on leftover Chinese take-out days later is just a couple of common ways students can incur illness. The United States Department of Agriculture says that foodborne diseases cause approximately 76 million illnesses, 325,000 hospitalizations, and 5,000 deaths a year. Signs can occur several hours or even days after ingestion. One can expect to experience one or more of the following symptoms: nausea, vomiting, abdominal pains, diarrhea, fever, and fatigue.

Sometimes young adults need a crash course in real life skills in between lectures and labs. Many colleges allow representatives to speak on campus about various subjects that benefit students. Also, flyers in campus cafeterias and other eating establishments would be a fast and easy way to reach out to students. Let's not forget that the parents are still the number one source students turn to when they need help, so they should be reached to relay helpful hints to their kids.

With the proper education, most foodborne illnesses can be prevented, allowing college students to finish their schooling without horror stories about food poisoning.

SUICIDE ON CAMPUS

Missy Paniaguas
Purdue University — May 2008

Although movies like Animal House would have you believe otherwise, many college students are not as happy and carefree as portrayed. In fact, many students suffer from extreme amounts of stress, homesickness and depression during their college years. Suicide has become the second leading cause of death among college campuses. According to the National Institute of Health, suicide claims about 1,100 student lives each year. In order to address this recent epidemic, campus health officials need to understand causes of depression, recognize symptoms and provide a comfortable environment to promote mental health.

According to the National Institute of Health, there are many factors that can be too much pressure for students: harder academia, loneliness, separation from family, new environment, more responsibility, different social life, exposure to temptations and preparation for the future. Often, this is the student's first time away from home and experiencing independence. Without parents around to set guidelines, students can feel overwhelmed and lost at times. However, the transition from high school to college is not the only reason for the increase of depression in 18-24 year-olds. Some disorders such as depression, bipolar disorder, eating disorders and anxiety onset for the first time during college years due to biological factors. As a student's body matures, many serious psychiatric illnesses are revealed between the ages of 18-24.

To control the suicide rates on a college campus, health officials need to be able to recognize, diagnose and treat signs of depression. Students with a family history of depression are at a high risk of developing the mental illness themselves. The National Institute of Health said depression is a combination of symptoms that affects a student's ability to eat, sleep or study. In order to be clinically diagnosed with depression, a student should exhibit "the blues" for weeks and have interruptions with academic or social functioning. Certain warning signs of suicide are saying goodbye, speaking of suicide, dropping grades, changes in sleep patterns, intense emotions and a recent difficult event, such as a break up or death of a loved one. Suicide symptoms are more common in college campuses than assumed and need to be taken seriously. In 2005, a survey conducted by the American College Health Association found that over half of the country's 17.6 million college students stated they were too depressed to function. However, because symptoms of depression are often unrecognized, the American Psychiatric Association states that only ten percent of college students have been formally diagnosed with depression.

In light of the increased awareness of depression and the fading stigma of mental illness, students are seeking treatment more frequently. To lower suicide rates, campuses should encourage students to take their mental health as seriously as their physical health and educate students on the symptoms of mental illnesses. In 2006, the Substance Abuse and Mental Health Services Administration gave 34 institutions across the country Campus Suicide Prevention grants to promote awareness of mental illness. According to the National Institute of Health, depression can be easily treated, as 80 percent of those who sought help with the right treatment showed improvement. Some successful treatments include therapy, antidepressant medication or both. By providing a comfortable environment for students to have mental health issues treated, college health administrators can help reduce suicide rates on campus.

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HELPING STUDENTS AVOID THE "FRESHMAN FIFTEEN"

Julie Edge
University of South Florida — May 2007

Pizza, wings, fries, cheeseburgers, beer, and soda are just a few things on the typical college students diet. Seventeen- and eighteen-year-olds are on their own for the first time in their lives, which can be particularly stressful. They are faced with choices they have not had to make before. All too often, young adults focus on the obvious choices like what classes to take, and achieving grades and goals, while nutrition takes a back seat.

Many colleges offer meal plans, giving students around-the-clock access to buffet-style foods, which are often heavy in carbohydrates and saturated fats. Because they can take what they want, some students find it difficult to eat small portions. They also face constant temptation to return for seconds and thirds. Nutritional counselors can be invaluable to students, advising them on how to select low-fat options and appropriate portion sizes.

Food, in many situations, is also used as a social event. Instead of making a well-balanced meal for themselves at home or in the dorm, students can find it much more appealing to go out with friends for a bite to eat. When food is the center of a social event or gathering, it is much easier to pick at whatever is sitting there, and is often done in addition to meals. While this may create a more comfortable setting, it unfortunately can add on extra pounds rather quickly. According to the Nemours Center for Children's Health, Cornell University researchers discovered that students gained an average of four pounds during their first 12 weeks of their freshman year. This figure is 11 times higher than the typical weight gain for that age group overall.

The drastic weight gain for students as transition from high school to college can be unsettling. However, one of the primary causes of the "Freshman Fifteen" syndrome isn't over-eating. Instead, many students drink on the extra weight. Most students don't understand the implications of the late night pizza and five to eight beers they have when they go out. Impulse eating and binge drinking act like magnets for unwanted weight gain. Drinking adds more to a student's waistline than almost anything else.

By eating healthy foods, eating more frequently and not skipping meals, college students can speed up their metabolism, therefore keeping the body on a steady track. It also helps to moderate alcohol intake. According to a Tufts University study, students that exercised at least three days a week were more likely to be healthier.

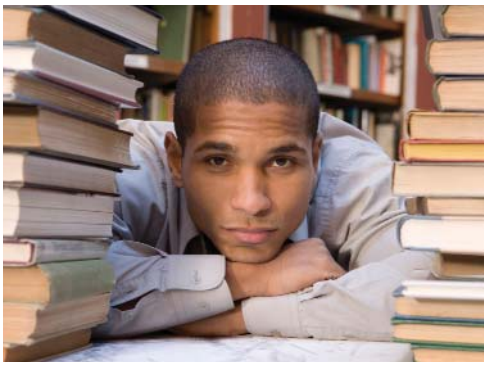
"Losing weight is often a function of discipline. Students may become aware of what it takes to stay healthy and fit, but in many cases there is a huge lack of discipline," said Hurlbut. "Counselors and parents should advise the students of a gradual weight loss, and regular exercise. This would make keeping the weight off easier, while maintaining good health."

For students who want to lose their "Freshman Fifteen," nutrition experts recommend keeping a fitness schedule. Maintaining a healthy lifestyle means getting up and going to bed at the same times each day, avoiding caffeine before sleep, eating nutritionally, exercising regularly, not smoking, and keeping the alcohol intake down. Incoming freshman may not consciously be making their decisions, and sometimes they may need some support and knowledge about healthy choices to help them realize how important a healthy lifestyle is to positive academic success.

HIV DOES NOT DISCRIMINATE

IT'S NOT WHO YOU ARE, BUT WHAT YOU DO THAT DETERMINES YOUR OUTCOME

Megan Brannon
University of South Florida — May 2007



When the term "HIV" is mentioned to college students, they often associate the disease with low socio-economic status, uneducated individuals, poor countries, and homosexuals. The truth is that college students increase their risk of contracting sexually transmitted diseases or HIV every time they engage in excessive behaviors such as binge drinking and drug use.

Although these behaviors do not cause the actual transmission of HIV, it causes students to make otherwise uncharacteristic decisions such as having unprotected sex. When under the influence of drugs or alcohol, college students do not consider the consequences of their actions. The frequency of these incidents places otherwise bright, intelligent students at risk.

Two people between the ages of 13-24 are infected with the HIV virus every hour of every day. Currently, there are about 1 million people living with HIV/AIDS in the United States. The scary part is that most people living with HIV do not even know that they carry the disease, unknowingly exposing or spreading it to others.

Recent research and discussions with health experts reveals that education is not the primary problem. After all, the disease has been in the public eye for more than two decades and is a staple of mainstream popular culture, appearing as a central theme in movies, television, and literature. In fact, college students are highly educated about HIV/AIDS and have information readily available. "It is a good thing that there is a lot of information accessible to students," said Laura Rusnak, M.P.H., CHES, Senior Health Educator at the University of South Florida. "What health care administrators need to do is really focus on providing them with realistic risk reduction methods."

Sexual intercourse and oral sex are two of the four major risks that college students often participate in that lead to the transmission of HIV. According to Rusnak, the best way to educate students is with through open, honest, and candid communication. Healthcare administrators need to use scientific and statistical facts to show college students the dangers they face without being overly judgmental about their behaviors.

Although information about HIV is easily obtained, healthcare providers must encourage students to get tested. Two barriers that students often face regarding testing is fear (especially if they feel highly at risk) and cost. Students may be sexually active and feel the need to be tested, but are scared to discuss it with a doctor. Also, if students are sexually active with multiple partners, they may find it difficult or costly to continue to get tested each time they are at risk.

HIV/AIDS has been prominent in America for nearly two decades and will continue to be until there is a cure. However, some medicines have been developed that help AIDS patients live longer. Researchers are working diligently with many non-profit AIDS organizations to find a vaccine. According to the International AIDS Vaccination Initiative (IAVI), there are more than two dozen potential vaccines worldwide at the clinical trial stage being tested on humans. The problem scientist's encounter most often is a lack of governmental funding. Most cases of HIV/AIDS are developing in poor countries that are unable to support research.

The major message that needs to be voiced is that education is not the barrier. Each individual's behavior determines their outcome. HIV can happen to anyone. College students must get tested and abide by the education they have received about the disease. These steps will help fight the spread of HIV/AIDS.

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Quotation Contact:
Laura Rusnak, M.P.H., CHES
Senior Health Educator
Student Health Services

University of South Florida
4202 East Fowler Ave, SHS100
Tampa, Fl 33620-6750
(813) 974-4936
E-mail: lrusnak@shs.usf.edu

Collegiate Risk Management
Serving the Health Insurance Needs of Students
110 Athens Street Suite 200
Tarpon Springs, FL 34689

Monitoring Your Students' Health

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