

## New Web-based resource helps college graduates find health insurance

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Graduating from college can mark the end of going to classes and the beginning of going without health insurance. Many students become uninsured when they graduate because they lose their dependent status on their parents' health insurance, become ineligible for student health insurance, and/or don't have health insurance offered to them through an employer. National data show that two out of every five college graduates will be uninsured at some point in their first year after graduation.

A new online database, "Access to Health Insurance/Resources for Care," developed with the help of the Health Policy Analysis Program at the University of Washington School of Public Health and Community Medicine, helps people who are uninsured find health insurance and low-cost health-care providers in their area.

This national resource, available on the Internet at <http://www.ahirc.org>, provides Web links to public, private and non-profit organizations on a state-by-state basis, including state insurance commissioners, health insurance companies, government programs for low-income persons, and safety net or sliding-scale health-care providers. The Web site does not sell insurance, nor does it accept advertising.

A 2001 study by the Commonwealth Fund found half of uninsured young adults age 19-29 went without needed health care due to cost. Moreover, young adults are at risk for pregnancies, HIV and injuries. "Although young adults are generally a healthy group and tend to consider themselves invincible, going without health insurance is risky," says

Mike Kreidler, Washington state insurance commissioner. "Without adequate health coverage, it only takes one brush with disaster to leave you saddled with a substantial financial burden for years to come."

In 1998, the Actors' Fund of America (AFA) created the AHIRC database as a health insurance resource for performing artists in New York and California. In 2003, the AFA received a grant from the Commonwealth Fund to expand the database to include resources for all uninsured and underinsured persons nationwide. The UW Health Policy Analysis Program is one of six academic health policy centers participating in a year-long program to research resources and add them to the AHIRC Web site. The UW health policy program researched and added resources for eight states in the Northwest region.

### Ways for Recent College Graduates to Stay Covered or Find Health Insurance

- Stay on Your Parents' Insurance. Students who are covered through a

parent's insurance may be able to continue their coverage as a dependent. Some employer-sponsored health plans will allow young adults to retain their dependent status up to age 23, even if they are not full-time students, so long as a parent is their primary means of support. Another option may be to continue coverage on the parent's plan through COBRA (Consolidated Omnibus Budget Reconciliation Act). COBRA legislation allows students who are losing their dependent status to extend coverage for up to 36 months. COBRA rules generally apply to employers with more than 20 employees. To find out if you qualify, contact the human resources department of your parent's employer. Be aware that you will have to pay the full cost of the premiums, which in most cases will be substantially higher than what you (or your parent) paid.

- **Short-Term Insurance.** Short-term insurance is a non-renewable, inexpensive source of coverage that is intended for recent college grads, employees waiting for group coverage to begin or anyone between jobs. Policies can extend up to 18 months. For example, the University of Washington Alumni Association offers health insurance through Grad-Med.
- **Individual Health Insurance.** The availability of health insurance plans that sell policies directly to individuals varies by county in Washington state. Check [AHIRC.org](http://AHIRC.org) or the Office of the Insurance Commissioner's Web site, [www.insurance.wa.gov](http://www.insurance.wa.gov), for a list of authorized health plans in your area. Selecting a health insurance plan can be a complicated endeavor. Call the State Health Insurance Benefit Advisor (SHIBA) helpline for advice at 1-800-397-4422.
- **Basic Health Plan Basic Health (BH)** is a state-sponsored program that provides affordable health care coverage to low-income Washington state residents whose family income falls within specific guidelines (under 200 percent of the federal poverty level). Premiums are low and based on family size, age and income. However, there is currently a waiting list of nearly 29,000 people. As of spring 2004, there is approximately a nine-month wait to get on Basic Health unless you are under age 19 or pregnant.