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## HEALTH CARE

# Healing body and bank account

The Student Health Benefits Plan is just one solution to the University's mandatory health insurance rule.

**F**lu season is the butt of many jokes, but you know what's not funny? Medical bills. If you're not properly insured, you can end up paying hundreds of dollars just to have an expert confirm what your common sense had already prescribed: "lots of liquids and plenty of rest."

The University of Minnesota requires all students taking six or more credits to have verifiable health care coverage. But what if you're drunk on the invincibility of youth and fancy yourself impervious to terrible accidents? Health insurance is still for you.

Even less humorous than medical bills is serious illness brought on by lack of access to affordable preventative care. So, while it'd be nice to skirt the expense and put your health in the trust of a penny in a wishing well, the University has your best interest in mind.

Ever since the economy collapsed, America is all about stretching hard earned dollars as far as they can go. Unemployment rates are out of control, and income is hard to come by. College students also have limited hours and energy. Even if you work, insurance payments alone can bring on bouts of acute pain.

The University will provide you with the Student Health Benefits Plan (SHBP) at \$907 per semester if you so choose (or by default, if you make no choice). Amounting to \$151 per month, the SHBP works in conjunction with your student services fee (included in tuition



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for those enrolled over six credits) to cover 100 percent of the cost of services at Boynton Health and 80 percent of the cost from in-network providers.

The SHBP is affordable when compared to other, employer-based insurance plans, made possible by the low-risk nature of college demographics. But for some, \$151 a month is simply not affordable.

Luckily, Minnesota's got your back. That is, of course, if you need it. While government options are only for those who fall within the specified Federal Poverty Guidelines (FPG), these guidelines are more liberal than you might expect.

The Minnesota Department of Human Services (DHS) "helps people meet their basic needs so they can live in dignity and achieve their highest potential." This mission includes the Minnesota Health Care Programs (MHCP) division, which offers affordable health insurance to those who qualify. Eligibility is determined according to family size, income

and myriad other stipulations requiring a fine-toothed comb and magnifying glass.

I know; you're not going to read on unless you think you might be eligible. Fair enough. So do you make less than \$2,257 per month? Do you have less than \$10,000 in assets? If you answered yes to both, I can likely offer you my heartfelt congratulations: Your poverty is no longer working against you — at least as far as health coverage is concerned.

All government programs under the MHCP umbrella are accepted by the University as adequate health care coverage, and MinnesotaCare is one of the plans offered through MHCP. Members have access to almost all medical services with limited co-pays, including but not limited to dental care, preventative care, eye exams, eye glasses and in-patient hospital visits.

The cost of MinnesotaCare varies according to income. Monthly premiums start at \$4 and crawl up to \$178 at the highest income bracket. To see how you stack up, visit the DHS Web site at [dhs.state.mn.us](http://dhs.state.mn.us).

Of course, each individual's situation is different, and it would be a leap itself to suggest there weren't plenty of hoops to jump through. For example, MinnesotaCare requires a four-month lapse in coverage prior to approval. Fortunately, there is help for those navigating the labyrinth of paperwork and provisions.

Portico Healthnet is a nonprofit organization that helps uninsured Minnesotans gain access to affordable health care. They provide assistance with MHCP applications while explaining the requirements in conceivable terms. They also offer their own primary and preventative care coverage for those who

aren't eligible for government programs and fall below 275 percent of Federal Poverty Guidelines.

I lost you there, didn't I? I lost myself, even. That's where Portico comes in. Their Web site, [porticohealthnet.org](http://porticohealthnet.org), offers some helpful data and advice, but Portico's community health workers are happy to meet with you to discuss your individual options.

The cost of Portico's coverage ranges from \$25 to \$50 per month, depending again on family size and income. It is not technically a health insurance policy, but it does satisfy the University's requirements for health care coverage. It is made possible through participation fees and a partnership with metro area hospitals.

I know the value of Portico first-hand. This summer, I set out on a perilous journey to extract a misplaced shard of glass from the bottom of my foot. I had just lost my job and, thus, my health insurance. I called United Way, a clearinghouse for community assistance (211 from any phone). They led me to Portico and, in turn, a community health worker who walked me through the details of each government program I qualified for. Without Portico, I'd be in a world of hurt. Instead, I am healthy, insured and able to survive.

While shopping for health insurance is rarely fun, it's amazing how much easier your life is once it's done. With the help of organizations like Portico, there's no reason to avoid reviewing your health care options to ensure you're getting the most out of your money.

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