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Student health insurance offered through Graham Health Center

By **Dave Groves**, staff writer

On a daily basis, national headlines point to the growing challenge many people face in finding affordable health care. Among those facing this challenge are college students who don't have the benefit of a family- or work-provided plan.

Nancy Jansen, a nurse practitioner and interim director of Graham Health Center, said she often sees students seeking health care services without insurance. Her heart goes out to them, because the cost of treating even minor injuries or illness can quickly become a significant burden.

The average cost of an emergency room visit, for example, is about \$1,000. An outpatient surgery, such as an appendix or gall bladder removal, can add up to \$5,000 or more.

"Students, like everyone else, need to have medical coverage. They need to be aware that going without it is a threat not only to their physical health, but to their financial health," Jansen said. "It's like driving a car. Are you going to drive a car and not have auto insurance?"

To help students who don't have a medical plan, Oakland University offers affordable health insurance that provides coverage both on and off campus, 24 hours a day and 365 days a year. In addition to covering illness and injuries, the policy stresses maintenance of good health through preventative care.

"It's been shown that students who are in better health also perform better in school," Jansen said. She explained that having health insurance can provide students peace of mind, which allows them to better focus on their studies.

The health insurance policy, offered through Maksin Management, is available to all enrolled students regardless of whether they live on campus, on their own or with their parents.

In addition to other benefits, the plan covers office visits to Graham Health Center at 100 percent, waives deductibles for treatment received at the center and offers a 24-hour nurse hotline. Even students with pre-existing conditions are covered for treatments provided at Graham Health Center.

The cost for an individual student is less than \$150 per month and policies can be prorated per semester. Optional coverage can be purchased for spouses and children.

A separate, lower-cost plan is available for international students, though they, too, are eligible to enroll in the domestic student plan.

Students interested in learning more about this opportunity should note that the enrollment for the fall semester is Sept. 25. For more information, visit the **Graham Health Center insurance plan site** or The Maksin Group's **Oakland University policy site**. Those with further questions can call the GHC at (248) 370-2341.

SUMMARY

Oakland University offers affordable health insurance that provides coverage both on and off campus for students without insurance.

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