

## Insurance relief bill moves another step closer to needed passage (The News Journal: "Our View")

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This week legislation allowing college students to take a year of medical leave for a physician-certified illness without losing coverage under their parent's insurance policy made significant progress.

The U.S. House approved the change in eligibility requirements of insurance plans regulated by the Employee Retirement Income Security Act.

The current policy is an unnecessary burden, one that Congress, particularly the Senate, now has the opportunity to lift for a minority of college students. As such, the cost to inject a measure of compassion into federal ERISA eligibility guidelines won't be nearly as burdensome. The Congressional Budget Office estimates the bill will have no significant impact on the federal budget.

The 24-month window is sufficient time for students and their doctors to determine if their condition will interfere with completing their course requirements. It's also an opportunity to secure another source of funding for their medical care.

And several health and insurance groups endorse "Michelle's Law," named for Michelle Morse, who attended classes at Plymouth State University in New Hampshire against her doctors' wishes. She died in 2005 from colon cancer.

But Bear resident Michelle Rigney personalized for Rep. Michael Castle the extreme health care risks involved by such a dispassionate policy. Rep. Castle met the University of Delaware student about a year ago. The school allowed the skin-cancer patient to remain a full-time student, granting medical leave when she needed treatments or surgery. Yet, even after she was approved to stay on her father's insurance as a disabled dependent without being in school, she worried about having the

insurance renewed. She died last month at age 22.

Rep.

Castle is a leading co-sponsor of the House Bill. A related Senate version has 26 co-sponsors, including Delaware's Joe Biden and Tom Carper.

This

legislation is principally about equal access to education for students who, except for injury or illness, have met the same criteria of fellow students judged worthy of college admission.

A

year's reprieve to improve their health or determine if they should discontinue their educational pursuit is reasonable compassion that a civil society can well afford.