

Health plan coverage delayed, students concerned

By Sarah Murphy

Students April Cavender and Tara Inman feel they are not receiving what is rightfully theirs.

After a UPEI Student Union health plan committee decision, the medical plan offered to UPEI's students was turned over from Clarica to Maritime Life. The new policy allows UPEI to join the Campus Trust amalgamation with other universities such as Western University, Acadia University, Mount St. Vincent University, and Memorial University.

Despite this partnership, the coverage and cost of the policy remains unchanged. Further coverage by Clarica would have led to an increase in the cost of the union's premium.

Because of the change from one company to the other, the processing of claims has been delayed until Maritime Life receives the complete list of students who are to be covered by their insurance policy. Some students who rely on the student union's health plan for prescription coverage are left without remedies.

"They just need to address it [to] make sure there is more of an overlap [from one year's coverage to the other]," said Cavender, an international student whose supply of asthma and allergy medications is quickly running out, and who has no other coverage.

Cavender assumes she and Inman are probably not the only students who are affected by the change over.

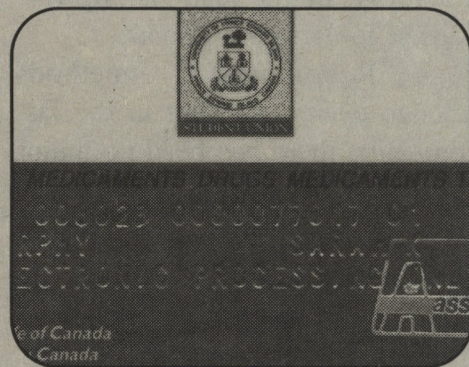
"I've already paid for that [coverage]," added Cavender, expecting better service.

Inman, whose prescriptions cost hovers between one and two hundred dollars, is also affected by the change-over.

"I went to the pharmacy to

pick up my prescription and was told that there was a problem," Inman explained, "they said that I was not covered."

When Inman approached the union, and asked for help, she was told, "it was very complicated," and was offered two options: pay for her prescription upfront, or ask the pharmacy to delay the processing of her claim.



Neither of these options were available to Inman, she said.

"[The union has] no empathy, no sympathy," she added.

"[Without my medication] my health will suffer, my performance will suffer, and school will suffer," explained Inman. "It is awful to have to depend on drugs, but some people need them to function normally."

"The ones who are opting out get the slack," said Inman. "It is like we are being punished for staying on their medical plan."

Approximately 1,300 students opted out of the health plan last year.

"The union is supposed to give a shit, they are supposed to care," said Inman. "How do you justify denying medication to someone who needs it?"

Although there is very little the union said it can do, it has agreed, upon request of the students, to fax a letter to the students' pharmacy explaining the situation and asking to delay processing

until the renewal of the health plan is in effect.

In the meantime, the UPEI Health Centre have a few samples available for students, although these cannot be given out without seeing a physician.

So far, no students have had problems with the delay, most have been able to pay for their prescription, or have had other coverage to cover the bill.

"We will do what we can to help students," said Maureen McInnis-Wheatley, Health Centre nurse, who also suggested that generic medications would probably be cheaper than name brands.

Student Services also offered to help. Emergency loans were given to students in extreme cases, but Bob Gibson, Director of Student Services said the students

had to have the money to pay the loan back.

"I would not discourage students from coming to us for help," said Gibson, who added that if students had no other alternative, student services would lend a helping hand.


Health cards will be in during the first week of November, but claims can be processed around October 10th, when all students had been given a chance to opt out of the health plan and the insurance company has received the list of names of the students to be covered by the plan.

The health plan for international students differs from that of Canadian students, and therefore these students should inquire at the union about the details of their policy.

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