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**Get Covered, Be Aware, Health Insurance at Metro**

Health insurance is a hot political topic right now. Metropolitan State has many non-traditional students who attend the university. The stress of staying healthy and being able to pay bills is a common concern for students. In every class there is a range of traditional students (18-21 age range), and older students with families. It is common to hear fellow students state they are raising a family, working full-time and going to school. When themselves or one of their family members fall ill, the impact can be huge.

Before the Affordable Care Act, I remember trying to get insurance as a 26-year-old new student. I had a health condition that could not be treated at the student clinic and required hospital services. The nightmare unraveled as being a women and my lowered income level (due to leaving work to attend school) worked against me. Because of my preexisting condition (an ectopic pregnancy) and making too much money the year before—a whopping $29,000—I was left without insurance. My bank account was drained, and I had to work full-time while struggling to pay for school.

Flash forward two years when I was covered by MNSure. I had something similar happen to me and required emergency care. Being low-income and a full-time student, I was covered. Instead of using my meager savings to pay for bills, I could afford food while also receiving better care and preventative treatments. The best part is I didn’t go broke because of medical care.

The reason I could receive care was because of the Affordable Care Act, also known as ObamaCare. Countless students and low income people have benefited from this act. However certain political parties want to repeal the act with no plan to replace it. So, what if that happens?

Well, traditional students will no longer be able to stay on their parent’s health plan until they are 26. Fortunately, the school offers a form of health care in connection with Fairview Healthcare Services. However, what if you need intensive care, or are diagnosed with cancer?

Women have a good amount to risk because of the repeal. They are a preexisting condition just because they may become pregnant. In addition, contraception restrictions and the loss of choice become a problem. This becomes a nightmare for any woman who has ever had a stillbirth or miscarriage. On top of that, women in rural areas who suffer from a failed pregnancy often have limited care and, without places like Planned Parenthood, can risk death.

The scary thing is the Republican-ruled senate has no plan. The president has stated in speeches, “Repeal Obamacare and replace it with something terrific.”

Well, what is that plan? If “terrific” is a plan, we better ride unicorns off into the sunset. People in Minneapolis are left scared to lose health care, and our senators are listening. While speaking on the Senate floor, Senator Al Franken said, “Because if, say, your child had cancer, and the Affordable Care Act was the reason you could get health insurance, you wouldn’t want to rip up the ACA before knowing what would replace it.” To which he added, “I’m not the only Senator with constituents whose lives are on the line here, so I just know that you don’t intend to rip up the Affordable Care Act and leave them with nothing. You’ve got to have a plan right? So let’s just see it.”

It is smart to be concerned over what will happen. However, the school does offer a range of services for traditional students. According to an email sent in January to students, health care services are accessible in two ways: by using a platform called Zipnosis; and visiting Fairview Healthcare clinics throughout the Metro area. These services offer basic care for the flu, allergies, health screenings (such as diabetes and heart health), pink eye, and other basic outpatient services.

To access these services, you must go to [https://app.zipnosis.com](https://app.zipnosis.com/). Login using your Star ID, first and last name, and verify that you are a Metro State Student. However, depending on the treatment, the student may be responsible for out-of-pocket payment. So always ask what your insurance will cover, and how much it will cost. There is nothing worse than getting a surprise bill you can’t afford.

In addition, this does not come without a cost. In 2014, student senate approved charging $2.50 per credit fee to enrolled students for healthcare services. So what does that mean? A student enrolled taking eight credits during a semester in 2017 will be charged $20.00, for example.

If you choose not to use the school services and need care, search “Health Care” on the school’s website. You will find a list of sliding scale clinics that offer a range of services based on your income level. Get involved and contact your representative.

You may not believe the Affordable Care Act is the answer or is working. But, if you are sitting in a classroom at Metro State, most likely this act has made life better for some of your classmates. As a school with massive amounts of diversity, we’re all here to be lifelong learners, and it’s important that all students are supported and healthy.