

My name is Kristi Brownfield. I am a doctoral student in Sociology and the Vice-President for Communications with Graduate Assistants United. In February of 2010, I was diagnosed with multiple sclerosis. I am 31 years old. Too old to be put on my mother's health insurance, if she had any. I am single, so I have no partner to rely on for health care. I could attempt to get an outside job but most employers do not offer health care for part-time workers and anything more than part-time would likely cause my studies to suffer and I would be unable to graduate. The student health insurance at SIUC is my only option and it does not have a prescription drug benefit. The medicine that I should be taking to help slow the progression of my MS and reduce the occurrence of episodes is approximately \$1700 a month. I am not taking that medicine. Another student ruptured a disk and spent two weeks in pain, risking permanent nerve damage, because he was unable to see a doctor in Cape Girardeau where he lives, without first receiving a referral from the Student Health Center. One graduate student came to SIUC and went to the student health center for a referral because of a series of tumors that needed to be monitored. He was denied the care he needed due to his preexisting condition. While appealing this decision, he was told by a former member of the administration that he, and others, come to the university solely for the medical benefits.

These are just three examples of the way the student health plan at SIUC is broken. This is an excellent plan for healthy, young adults with access to other health insurance and who do not need care beyond basic check-ups and flu shots. This is not a good plan for anyone older, with dependents, preexisting conditions, needing medical care for chronic conditions, or without any alternates. There is no safety net in this plan for people who are in those situations; these people are often graduate assistants, graduate students, and even non-traditional undergraduate students. We believe this needs to change; there should be quality and affordable health care available to all students.

The Patient Affordable Care Act, which is landmark federal legislation around health care, was designed to help curb the tide of medical bankruptcies, to stop people from putting off their basic health care due to inadequate insurance, and keep people from having to choose between being healthy and buying food. Under the SIUC health care plan, all three of those situations can be a worrying reality for students. No one -- especially the students the university is supposed to be helping and educating -- should be put in the situation of choosing between paying rent and paying for health care. We understand the university health care plan, because it is a student plan and self-insured, is exempt from the regulations under the new Patient Affordable Care Act. The first step to creating a quality health care plan is a commitment from the university to do what is fair and follow the guidelines laid down in the Affordable Care Act. While this step would not eliminate all the problems with the student health insurance plan, committing to the guidelines will help provide coverage to students which will meet their medical and financial needs. This commitment will avoid many of the health care horror stories like the three I just described. This is the right thing to do and something other universities, such as the University of Illinois-Chicago, have already agreed to do.

Despite what that administrator told a graduate student who needed medical treatment -- no one comes to graduate school for the health care plan. But maybe they should they should be able to. Maybe SIUC should be a leader in helping students obtain affordable quality health care. Maybe SIUC should be committed to making sure its students do not fall through the cracks. Help us do

that. Help us make SIUC a pioneer in healthcare and a leader in taking care of its students. Make the commitment to follow the guidelines of Patient Affordable Health Care Act. Thank you.