

# Memo

**To:** Dr. Wayne Schmadeka

**From:** Erin Watkins *EW*

**CC:**

**Date:** November 2, 2022

**Re:** Proposal to Write a Recommendation Report about Generating Medical Insurance Awareness to College Students

---

## Introduction

I request permission to write a recommendation report to discuss the benefits of generating more awareness about medically insuring college students. The benefits of this proposal will assist UHD college students in becoming educated about the different health insurance plans, locating the resources for these plans, and potentially assisting the student in becoming insured. The audience for this proposal would be the health department, the Vice-Chancellor, and the governing board at the University of Houston-Downtown.

## Background

According to the National Library of Medicine, 3 out of every 10 young adults aged 18-24 don't have health insurance (National Library of Medicine, 2001). Many college-aged students between the ages of 19-34 have some of the highest uninsured rates when it comes to health insurance. With a 15.6% uninsured rate since 2019, it's obvious that many students aren't aware of their options for healthcare or don't know if they can afford it (Alexander, 2022).

Many students don't understand the healthcare system and therefore choose to go without seeking medical care due to low income, lack of knowledge of what's available, and no insurance. Michelle Nwaeri a nutrition senior at The University of Texas-Austin student states "Please don't call an ambulance. Put me in the back of an Uber. Just take me to the hospital. Let's just remove a couple \$1,000 (from) my bill, please." Her family lives in Nigeria and is unable to insure her under their insurance so she goes without health insurance and only receives medical care when returning to her country (Kuzhiyil, 2021) Her story is not the only one like this as many students decide to go without treatment due to no insurance.

Furthermore, the 2021 Center for Collegiate Mental Health Annual Report stated that more college students are experiencing mental health issues. These issues affect low-income students, undocumented students, veteran students, and LGBTQ students at even higher rates (Booth, 2022).

Finally, being diagnosed with an auto-immune disease at the age of 23 was not something I was prepared to navigate. Having no insurance, and not knowing where to get access to affordable healthcare proved detrimental in my case, resulting in major surgeries and a stack of medical bills that went unpaid. If I had known where I could

have gotten more information to help my situation, I probably wouldn't have ended up with terrible credit and possibly not gone through a drastic surgery.

## **Description of Project**

I propose to provide a recommendation report discussing the benefits of providing health insurance options and education to University of Houston-Downtown students and parents.

First, I would like to state the statistics of college-aged students without healthcare according to the National Library of Medicine. College-aged students 18-34 are the highest group of uninsured (National Library of Medicine, 2001).

I would like to show the different kinds of students that are affected by not having health insurance. Students from low-income households, LGBTQ, undocumented, limited insured, veterans, and out-of-state/international students. (Booth, 2022). I would like to share their personal stories of what it has been like to access affordable healthcare and how it has caused serious problems while trying to complete school.

Finally, I would like to make suggestions that could help students at the University of Houston-Downtown to know where they can go to seek healthcare and become insured. I would like to discuss the different types of health insurance options that are available and what they mean. I would also like to share my story of what I had gone through to shed light on the fact that health is not guaranteed. Some students think they don't need insurance because they are "healthy", but thinking that way is dangerous to their health and can create a bigger financial burden than they realize.

## **Specific Plan**

I have started researching the statistics of uninsured college students and the steps that can be taken to help them become aware of the resources available.

The research will cover the statistics of students at UHD that are uninsured and the reason they are uninsured. I will also research what health services are being offered at the school currently and find out the rates of the insurance that is being given and what it covers. Further research will also include what kind of insurance the Healthcare Marketplace offers, Medicaid options, resources from the city, and any other resources I can find. The goal is to put this information in students' faces so they are aware of all of their options and do not feel lost when the unexpected occurs. Holding health fairs and information sessions could be beneficial. I would like for students to be able to navigate to helpful resources on campus when in doubt. I have been able to locate some resources that could help other students should they have any health issues come up. For example, utilizing the student health services for small and routine care and knowing where to go and how much it costs. I was also able to find some helpful sites that recommend resources that the school could offer such as virtual care at a reduced or free service depending on income.

## Plan Schedule

The scheduled milestones of completion for the proposed recommendation report follow:

Assignment	Due Date
Procedures	November 13
5-page draft	November 20
Progress report	December 4
Recommendation report	December 11

## Qualifications

I am a lab specialist in the health field. I currently hold an Associates Degree of Applied Science for Laboratory Science. I have worked for 6 years in the profession aiding the medical field. I am currently a junior at the University of Houston-Downtown completing my B.S in Technical Communications.

## Conclusion

I hope that you will approve this proposal to write a recommendation report to discuss the benefits of generating more awareness about UHD students getting medically insured. I look forward to your response.

## References

Institute of Medicine (US) Committee on the Consequences of Uninsurance. Coverage Matters: Insurance and Health Care. Washington (DC): National Academies Press (US); 2001. 3, Who Goes Without Health Insurance? Who Is Most Likely to Be Uninsured? Available from:  
<https://www.ncbi.nlm.nih.gov/books/NBK223657/>

Kuzhiyil, F. (2021, February 9). Uninsured UT students discuss healthcare barriers. The Daily Texan.  
<https://thedailytexan.com/2021/02/09/uninsured-ut-students-discuss-healthcare-barriers/>

Booth, B. (2022, May 3). Access to Care and Its Impact on College Students. TimelyMD.  
<https://timely.md/blog/access-to-care-and-its-impact-on-college-students/>

Understanding Healthcare Options for College Students. (n.d.). Retrieved November 5, 2022, from  
<https://www.naspa.org/blog/understanding-healthcare-options-for-college-students>

# Memo

**To:** Dr. Wayne Schmadeka

**From:** Erin Watkins *EW*

**CC:**

**Date:** December 9th, 2022

**Re:** Recommendation Report About Informing Students On Their Medical Insurance Options

---

Introduction	1
Background	1
Criteria	2
Time	2
Informative Resources	2
Cost	3
Possible Solutions	3
Information Sessions	3
Sending out emails to the students	4
Relying on the on site clinic to provide resources	4
Conclusions and Recommendations	5
<b>References</b>	<b>6</b>

---

## Introduction

The purpose of this recommendation report is to discuss the benefits of generating more awareness about medically insuring college students. The audience for this report is the health department, the Vice-Chancellor, and the governing board at the University of Houston-Downtown. Based on my research, I recommend assisting UHD college students in becoming educated about the different health insurance plans, locating the resources for these plans, and potentially assisting the student in becoming insured.

## Background

According to the National Library of Medicine, 3 out of every 10 young adults aged 18-24 don't have health insurance (National Library of Medicine, 2001). Many college- aged students between the ages of 19-34 have some of the highest uninsured rates when it comes to health insurance. With a 15.6% uninsured rate since 2019, it's obvious that many students aren't aware of their options for healthcare or don't know if they can afford it (Alexander, 2022).

Many college students don't understand the healthcare system and therefore choose to go without seeking medical care due to low income, lack of knowledge of what's available, and no insurance. Michelle Nwaeri a nutrition senior at The University of Texas-Austin student stated "Please don't call an ambulance. Put me in the back of an Uber. Just take me to the hospital. Let's just remove a couple \$1,000 (from) my bill, please." Her family lives in Nigeria and is unable to insure her under their insurance so she goes without health insurance and only receives medical care when returning to her country (Kuzhiyil, 2021). Her story is not the only one like this as many students decide to go without treatment due to no insurance.

Furthermore, the 2021 Center for Collegiate Mental Health Annual Report stated that more college students are experiencing mental health issues. These issues affect low- income students, undocumented students, veteran students, and LGBTQ students at even higher rates (Booth, 2022).

Finally, being diagnosed with an auto-immune disease at the age of 23 was not something I was prepared to navigate. Having no insurance, and not knowing where to get access to affordable healthcare proved detrimental in my case, resulting in major surgeries and a stack of medical bills that went unpaid. If I had known where I could have gotten more information to help my situation, I probably wouldn't have ended up with terrible credit and possibly not gone through a drastic surgery.

If students here at UHD can be well informed of their options and understand the types of insurance they have access to and the costs, it could help them to better navigate their health. Having access to healthcare and information should not be up for debate.

## **Criteria**

I have identified through research and reflection the following criteria, which I believe the decision makers are likely to use to evaluate possible solutions:

- Time
- Informative Resources
- Cost

### **Time**

Time is always on student's minds. With so much going on with classes, work, and family finding the time to research health insurance information can become all consuming. Making health insurance easy to understand, relatable and easy to sign up for can cut down on the time consumption of research.

### **Informative Resources**

Picking out health insurance can be very overwhelming for anyone. If one isn't careful and not well-informed, picking the wrong insurance can become a nightmare if an emergency occurs. Even if it isn't an emergency, taking care of any regular health visits can turn into an issue. With so much information on the internet, it is hard to know what the best options for students are. Some information doesn't cater directly to students at UHD because of state related issues. For example, Medicaid wasn't expanded for adults here in Texas (Norris, 2022). That affects students that attend college/University. Knowing the difference between HMO, EPO, and PPO can make a big difference in determining what would work best for the student in their given situation. Students that are no longer able to be on their parent's insurance due to the age limit can leave a student uninsured, stressed, and left feeling helpless. International students are also affected with being ill-informed on what their options are.

Having health insurance experts to further explain the types of options available to UHD students can make an impact on their knowledge.

## **Cost**

Information and resources cost money. However, the damage of students not knowing their options in health insurance can be more costly. When more people are uninsured, it drives the health insurance costs up for the state (Norris, 2022). The unexpected costs of emergencies and health problems that may arise in a student's life can cause students grades to drop and even worse, drop out of school. The costs of resources can be managed by health insurance agencies that are willing to volunteer, staff from the schools clinic, printouts for students to keep, and a place dedicated online to help students choose the right insurance. This information can help the student be proactive in their healthcare decisions.

## **Possible Solutions**

Through thorough research I identified the following as possible solutions:

- Information Sessions (In-Person and Zoom)
- Sending out emails to the students
- Relying on the on-site clinic to provide resources

## **Information Sessions**

### **Time**

Information sessions are a great way to get the maximum number of students to come and get the most resources in a specified amount of time. These can be held at various times throughout the semester. If a student cannot make it, watching the sessions via Zoom offers the student a way to still be able to connect on their own time.

- Health information sessions should last 3 to 4 hours depending on how many will show. Considering this is a large university, 4 hours should be the max. (Planning a Successful Health Fair | IAB Health Productions, LLC, n.d.)
- The information sessions should be held between 9 and 5 on the slowest day out of the week for students. (Planning a Successful Health Fair | IAB Health Productions, LLC, n.d.)
- Enrollment periods will also be an opportunity to present this information which is between November-January 15th. If a student is interested in signing up for Academic Healthcare Plans, the signup is during the beginning of each spring, summer, and fall semester.

## **Informative Resources**

The resources found at an information session can be invaluable and it allows the students to connect personally and ask questions directly. Health insurance professionals can help the students on site to figure out their options. (College, 2021) Along with health insurance professionals, there will also be assistance to sign up for insurance through the healthcare marketplace. Since there is a vast amount of options to choose from on the marketplace, insurance professionals will be able to help answer any questions UHD students may have. A professional from Academic

Healthcare Plans will also be available to give out information and help students sign up for their PPO plans available to students.

### **Cost**

This option would be the costliest because of the informative resources needed to come out. However, since it is a University, many of the health insurance professionals and the school clinic staff could come out on a volunteer basis and may not charge at all. Printing out information is what would cost along with refreshments being served.

## **Sending out emails to the students**

### **Time**

Being able to get the resources the student needs on their own time can be time and cost effective.

- Students that work may find this more appealing because they can do this at any time of the day in the comfort of their own homes.
- Many students only do classes online, so going anywhere may be an inconvenience for a number of reasons such as no transportation or not living in the specific area.
- Signing up for insurance and doing the necessary research online is convenient.

### **Informative Resources**

The internet can be a powerful resource when used correctly, but it can also be overwhelming and a haven of false information. Sources would need to be fully verified before sending out health insurance information and other resources to make sure students are not misled. Information sent out can advise students on the walk through of signing up for insurance online and any helpful numbers they would need in case they have any questions.

### **Cost**

This is the least expensive option, however that doesn't mean it is the most effective on its own. Many times students don't check their school emails often and when they do, they're likely to not look through all of it. However, this can be used in conjunction with the information sessions.

## **Relying on the on site clinic to provide resources**

### **Time**

This is another helpful resource that can be done on the student's own time when they're at the campus. The only drawback to this option is that it can't be used for emergencies and it's limited in the services provided.

- The clinic times are 8am to 6pm Mon through Thursday and Friday 8am to 5pm
- Appointments have to be made for several services
- Virtual appointments are available (Student Health Services | University of Houston-Downtown, n.d.)

### **Informative Resources**

Basic and minor services are offered at the University clinic. Clinic professionals may also refer to outside resources for more complex issues. Informative flyers may be available for

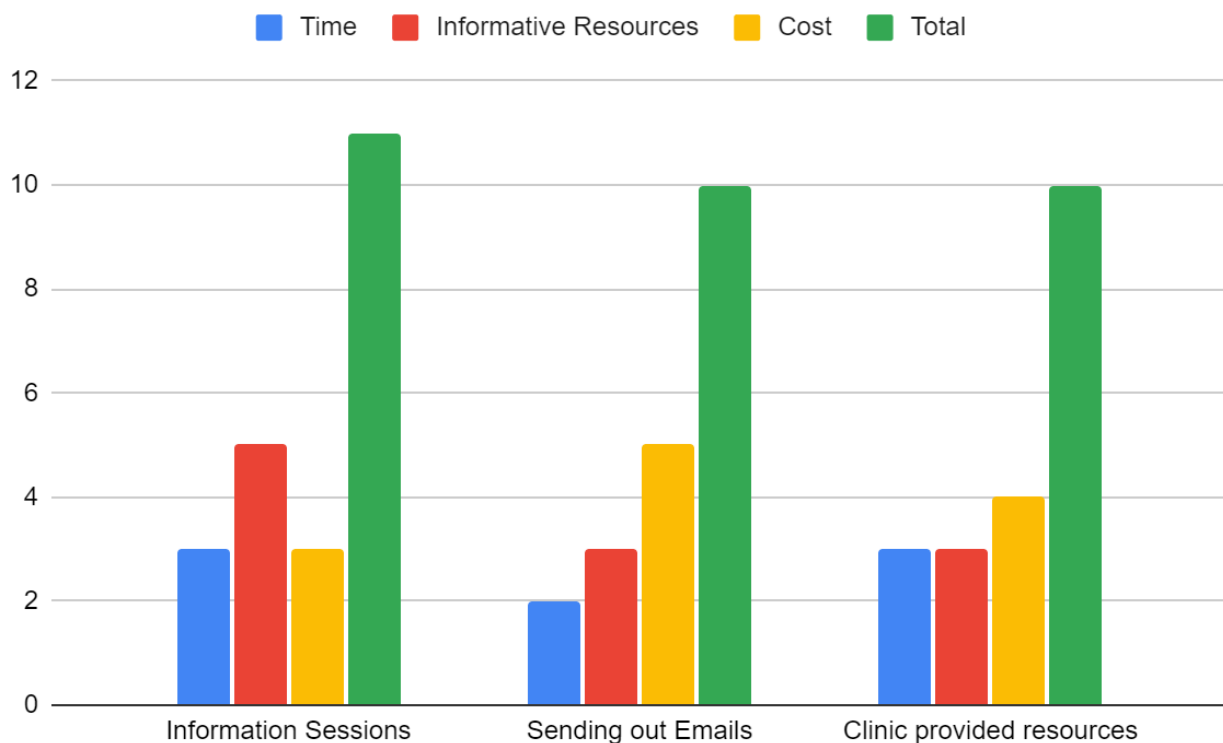
the student to take with them. (Student Health Services | University of Houston-Downtown, n.d.)

### Cost

This may be another cost effective solution depending on the services rendered to the student. Printout would also cost, but would be minimal depending on how many students take one.

## Conclusions and Recommendations

The following chart summarizes my findings.



I rated each category on a scale of 0-5, with 5 being excellent and 0 being very poor. Sending out emails as far as time goes I rated the lowest only because it may be ineffective if the student doesn't check or look through their emails. However, Sending out emails and the Clinic provided resources totaled out at the same. Information sessions were ranked the highest as it can be a way to give out a lot of good information and the student can ask questions. That option rated the more expensive because of the flyers that would need to be printed plus the possible costs of the professionals that would need to come by.

Based on my findings, I recommend that all 3 options be utilized in order to provide the most help to the students. Using all 3 can be done in cost effective ways such as using volunteers and donations to fund the costs for the information sessions.

## References

Kuzhiyil, F. (2021, February 9). Uninsured UT students discuss healthcare barriers. The Daily Texan.

<https://thedailytexan.com/2021/02/09/uninsured-ut-students-discuss-healthcare-barriers/>

Booth, B. (2022, May 3). Access to Care and Its Impact on College Students. TimelyMD.

<https://timely.md/blog/access-to-care-and-its-impact-on-college-students/>

Norris, L. (2022, August 4). ACA Medicaid expansion in Texas [Updated 2022 Guide]. healthinsurance.org.

<https://www.healthinsurance.org/medicaid/texas/>

College. (2021, May 5). 3 Reasons You Should Attend an Information Session. Sterling College.

<https://www.sterlingcollege.ca/3-reasons-attend-information-session/>

Planning a Successful Health Fair | IAB Health Productions, LLC. (n.d.).

<https://www.iabhp.com/planning-health-fair/>

Student Health Services | University of Houston-Downtown. (n.d.).

<https://www.uhd.edu/student-life/health/Pages/default.aspx>