



## Community Colleges Push To Enroll Students In Health Insurance

BY CARMEN SESIN

AMI, FL -- For [Eduardo Padrón](#), President of [Miami Dade College](#), encouraging students to enroll in health care is personal. Back when he was a student in his first year at Miami Dade College, Padrón found himself with a medical emergency - he needed appendicitis surgery and none of the 3 jobs he had offered health insurance. He ended up with medical bills that took years to pay, meaning he had to take less classes and it took him longer to graduate.

"The greatest fear or concern for most people at all levels is issues of health," stated Padrón, who immigrated from Cuba at age 15.

Miami Dade College (which has the largest student enrollment in the country), as well as other community colleges throughout the nation are pushing for students to enroll in health care because they see a link between health insurance and maintaining students in college and actually graduating.

Under the Affordable Care Act, young adults under the age of 26 can be enrolled under one of their parents' health insurance plans. But like in other community colleges around the country, many of the students at Miami Dade College come from underprivileged backgrounds and lack health insurance. This is a potential problem because any medical issue that may arise could keep them out of school. A trip to the emergency room means dropping out of school and working full time to pay medical bills.

"This is a real contributor in keeping students out of school," according to Padrón.

Miami Dade College is working with [Enroll America](#) to provide workshops for students and others in the community so they know what is available to them.

*When it comes to health insurance, enrolling "young invincibles" - young adults between 18 and 30 - is a challenge, since they tend to forgo health insurance since they see themselves as immune from sickness and injury.*

Enroll America, a non-profit that operates throughout the country, focuses on maximizing the number of Americans who are enrolled in health coverage.

When it comes to college students, the organization is often faced with "young invincibles" - this is the population roughly between the ages of 18 and 30 who forgo health insurance because they see themselves as immune to sickness and injury.

Kevin Amador, a second-year student at Miami Dade College is one of these "young invincibles."

"I didn't really want to get insurance ... I'm not concerned about getting ill. I eat healthy." Amador said.

He recently enrolled in health insurance with the help of Enroll America but he said he only did it because he was concerned about the penalty he would have faced if he didn't enroll. Under the Affordable Care Act those who don't have minimum essential coverage will pay either a percentage of their household income or a flat fee -whichever is higher.

"They [young invincibles] are a major part of what we do," according to Nick Duran, Florida State Director for Enroll America, adding that the younger population gets motivated by the penalty.

Duran says the top reasons he sees among students for not enrolling in health insurance is the misperception of cost and the lack of awareness of the marketplace.

*Among the top reasons college students do not enroll in a healthcare plan is the misperception of cost and the lack of awareness the marketplace.*

Enroll America works to educate students and connect them to federally certified, trained groups, such as "United Way" and "Young Invincibles," who assist them in the enrollment process. In addition to workshops, they offer office hours at college libraries and computer labs.

With the February 15 deadline fast approaching, the total amount of people enrolled nationally already exceeds the 2014 total enrollment. So far, 9.9 million people have enrolled as opposed to last year's total of 8.1 million. Florida leads the nation with 637,000 coverage sign-ups through January 30th. Most of those enrolled so far are eligible for a tax credits. Although it's too early to determine the demographic characteristics of those who have enrolled this year, there are somewhat higher rates for young adults.

Like others, Duran stresses the importance of keeping young adults enrolling. For students, "one emergency can lead to derailing a college career," he said.

For Padrón, educating his students in health coverage and breaking from the notion that signing up is a bureaucratic process is essential for his graduation rates.

"When you are healthy, all other issues become resolved," Padrón said.

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