



spotlight on healthcare

College Graduation May Be Bad For Your Health

(NAPSA)—Here's a message for the new college graduates out there: "Congratulations, you've earned your degree. Now, are you ready to lose your health insurance?"

Welcome To Ranks Of The Uninsured

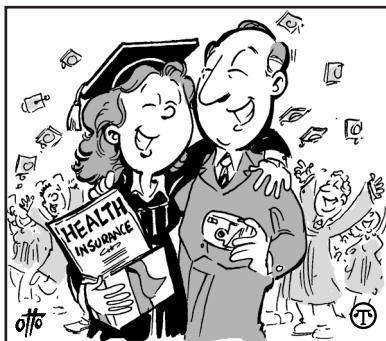
Health coverage probably doesn't score very high on most graduates' priority lists, but it ought to. College students typically get health insurance through their parents' or their school's health plan. Most students get kicked off these policies as soon as they graduate and then—at least temporarily—join the ranks of America's 48 million uninsured.

The Commonwealth Fund estimated that as many as 40 percent of college grads were still uninsured a year after they graduated. Since today's graduates face a slower economy and tougher job market, they may have an even harder time landing that first job and getting the health insurance benefits they need. What are their options?

Health Insurance Options For Grads

"There's no excuse for recent graduates to go uninsured," said Bruce Telkamp, executive vice president of eHealthInsurance.com. "Since most graduates tend to be healthy and young, they're not likely to be turned down for coverage. In most states, graduates can find a broad selection of affordable major medical and short-term health plans to choose from."

Graduates who intend to take some time off before starting their job hunt or who don't expect their future job to provide health benefits may want to consider purchas-



ing their own major medical health insurance policy. Many of these plans will cover things like checkups and prescription drugs. Some are specifically designed to be used in conjunction with a Health Savings Account, which also provides graduates with a tax-advantaged savings tool.

Short-term health insurance may be a good option for those who expect to land a job with health benefits in the next year. Short-term plans typically provide coverage for 6 to 12 months. And while it probably won't cover regular checkups or prescription drugs, a short-term plan can still provide valuable protection in case of serious illness or hospitalization.

A Smart Graduation Present

It may not be as exciting as a car or a check, but parents who want to help their grads start off on the right foot may want to consider health insurance as a graduation present. Graduates will have to apply and be approved for coverage on their own, but there's nothing to prevent Mom and Dad from paying the monthly premiums.

To learn about health insurance options, talk to a licensed agent or visit eHealthInsurance.com.