THE DAILY CLIPS

September 28, 2010

News, commentary, and opinion
compiled by the East Carolina University News Bureau from:

The Greenville Daily Reflector
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Pharmacy project finished at ECSU; officials celebrate

BY KRISTIN PITTS
The Daily Advance

ELIZABETH CITY — The University of North Carolina system president and the chancellor of the University of North Carolina at Chapel Hill were among officials who helped celebrate completion of the Elizabeth City State University's $28 million pharmacy complex on Monday.

"It is a critical need to provide health care to all of the citizens in North Carolina," Holden Thorp, chancellor of UNC told a crowd of nearly 80 people attending the ribbon-cutting ceremony for the complex.

Thorp, UNC system President Erskine Bowles, U.S. Rep. G.K. Butterfield, D-N.C., state Rep. Bill Owens, D-Pasquotank, and state Sen. Marc Basnight, D-Dare, were among those who braved the rain to celebrate a program that started out in modular units, and eventually made its way into the complex.

"Thank you" was the phrase of the day as administrators and legislators celebrated what started out as a need, and developed into a state-of-the-art building.

"Thank you so much for doing something great for youngsters here in northeastern North Carolina," ECSU Chancellor Willie Gilchrist said. "Thank you all so, so much."

Following a 2002 analysis of the state's pharmacy needs, UNC officials determined that a satellite campus would be the best and most efficient way to train students in northeastern North Carolina to become pharmacists.

That approach connected pharmacy students at ECSU with those in UNC-Chapel Hill. By 2004, then-Gov. Mike Easley signed off on plans to create the pharmacy complex that now sits on ECSU's campus.

In May 2009, the first group of students graduated from the program.

Thanks to the success of the satellite program, Thorp said that a similar partnership is being considered for UNC Asheville to address pharmacy needs in the western part of the state.

The pharmacy complex, which has been open to students since the start of the fall semester, connects to the UNC-Chapel Hill campus through educational video teleconferencing.

Bowles credited Basnight for his vision and persistence in making the pharmacy complex a reality.

Butterfield, whose 1st Congressional District includes the ECSU campus, said the pharmacy complex represented a major step forward for the university.

"This university has stood tall, it has stood the test of time, and now we are taking it to a higher level," Butterfield said.

Keira Johnson, a pharmacy student at ECSU, told the crowd that it was significant for her to receive her education in the same place that she was raised.

"I am extremely grateful to be able to receive my professional degree here, at home in Elizabeth City," Johnson said.
PUBLIC FORUM

ECU athletics noisy for neighbors

In the Reflector on Sept. 14, East Carolina University football Coach Ruffin McNeill commented on the neighborhood noise from football practice: "The neighborhoods around the stadium may be getting a little angry at us, but it's not that long and they'll be OK." Well, it is long and it isn't OK. Disturbing noise from the ECU athletic programs of football and baseball goes from January through November and includes December if the football team makes a bowl game.

McNeill says that the practices are now conducted amid mock crowd noise. The air horns, replacing whistles years ago, are disturbing enough. Now we have piped-in crowd noise during practice, using the best high-powered amplifiers money can buy.

At the six home football games and about 35 home baseball games, the noise is horrendous. The announcer tries to keep the noise level up constantly. He hollers into the microphone most of the time. From what I read, the destruction of hearing ability is irreversible. Is the loud noise just the way Pirates are? If others don't like the loud noise, that's their problem.

"Disturbing noise from the ECU athletic programs of football and baseball goes from January through November and includes December if the football team makes a bowl game."

If anyone else who attends games or lives in the neighborhood of the ECU athletic fields and stadiums is bothered by this excessive noise from games and practices, let your voice be heard now via writing a letter to the Public Forum or Bless Your Heart. If you don't, the university has shown that it will not act on its own to be a good neighbor and the noise will only get worse.

ROBERT L. DOUGHERTY
Greenville
TODAY'S COLUMNIST

Outrage over UNC football scandal conspicuously missing in Chapel Hill

The powers-that-be at the University of North Carolina at Chapel Hill say they are care-
fully investigating the unfolding scandal enveloping the school's football program.

Why? What else does anyone need to know?

Just the basic facts paint a sordid picture, a worst-case scenario of college athletics run amok.

A tutor allegedly writes papers for players; the same tutor happens to be in the personal employ of the head football coach months after she is let go by the university for being "too close" to players. An assistant football coach has a close relationship with a sports agent; the agent signs up clients who played for the coach. UNC players introduce players from other schools to runners for sports agents or marketing companies; they fly to out-of-town parties attended by agents. A sports agent runner and alleged cocaine trafficker hangs out at the school's football facilities.

Again, what else is there to know?

The basic facts leave little doubt that what's occurred is the worst college sports scandal to hit a UNC system school campus since a basketball point-shaving scandal of the early 1960s.

The response from some the school's supporters seems to be that this kind of thing happens everywhere.

Really? I'm not aware of any athletic department tutors at other schools accused of wrongdoing who coinciden-
tally were employed by the head football coach.

As for the rest, some of it may go on at a few other schools — the football factories of the Southeastern Conference. Are the standards of the University of Alabama the standards by which the University of North Carolina at Chapel Hill now measures itself?

If so, Butch Davis should be fired for losing, not rule-breaking.

The goings-on within the UNC-Chapel Hill football program have tainted the entire university and 16-campus university system. To believe otherwise is to put you head in the sand, to think the that NCAA has come to town to pat school officials on the head and tell them what a swell job they've done.

But in Chapel Hill, there's no outrage to be seen.

Athletic Director Dick Baddour. He says the school's internal review aims to "protect the integrity of the university."

Does he mean the integrity that's already disappeared on his watch, or any remaining integrity that slips away with each passing day that Butch Davis remains head football coach?

The school's chancellor, Holden Thorpe, should fire Davis and Baddour. If he won't, he should be fired.

There's no reason to wait. None of the details, playing out day-by-day in the newspapers and on the Internet, are going to mitigate the fact that Davis and Baddour allowed the worst sports scandal in five decades to occur on their watch.

Scott Mooneyham writes about North Carolina government and politics for the Capitol Press Association.
Councilwoman’s forum caters to students

BY KATHRYN KENNEDY
The Daily Reflector

Greenville City Councilwoman Marion Blackburn hopes a town hall meeting tonight will further open avenues of communication between East Carolina University students, city staff and elected officials.

The meeting is scheduled for 7 p.m. on campus in Room 244 of the Mendenhall Student Center.

“I really want them to feel comfortable and open with sharing, so they have the opportunity to ask any kind of question that’s on their mind,” she said Monday.

Blackburn said the discussion will be tailored to issues of interest to students. She said that in many instances, fewer misunderstandings of city policy could lead to fewer violations.

“That can ease frustrations for them, frustrations for neighbors ... ease the burden on (city) staff,” Blackburn said. “I want students to feel a valued part of our community.”

A new Student Code of Conduct and the possibility of creating a non-alcohol downtown venue also will also be up for discussion.

Others expected to participate include ECU Police Chief Scott Shelton, Greenville Police Chief William Anderson, Greenville Fire-Rescue Chief Bill Ale and ECU Director of Environmental Health and Campus Safety Bill Koch.
Retired NFL player shares wisdom with Lynchburg athletes - w...http://www.wdbj7.com/news/wdbj7-tony-collins-athletes-advice-092710.0,1021195.story

wdbj7.com

Retired NFL player shares wisdom with Lynchburg athletes

Tony Collins says academics are just as important as athletic abilities for college scouts

Tim Saunders
Reporter/Lynchburg Bureau Chief
10:07 PM EDT, September 27, 2010
LYNCHBURG, Va.

Student athletes are getting advice on how to compete at the highest level from someone who's already been there.

Tony Collins is a retired NFL player. He now works for the National Collegiate Scouting Association.

Collins spoke to students at E.C. Glass High School in Lynchburg Monday about what it takes to play at the college level.

He says recruiters are looking for athletes who can score on the field and the classroom.

"The first question that a college coach asks a high school coach about an athlete is 'what is their GPA?'" says Collins. "Recruiters want to know what a student scored on the SAT. We seem to forget about the academic side."

Before getting drafted by the New England Patriots and playing in the Super Bowl, Collins was a scholar athlete at East Carolina University.

Collins' appearance is part of a grant-funded program through Lynchburg City Schools that encourages high academic achievement among student athletes.

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Lawsuits target for-profit colleges

Cases rise after federal probe finds deceptive practices

By Mary Beth Marklein
USA TODAY

Disgruntled students, employees and shareholders have filed a flurry of lawsuits against for-profit colleges since a federal investigation last month found deceptive practices at 15 campuses.

The Government Accountability Office report was released Aug. 4, and class-action lawsuits have now been filed in California, Colorado, Arkansas and Utah by former students and employees, who argue in most cases that a school lied to them or misled them.

Some companies, including the University of Phoenix and Westwood College, closed campuses or launched internal investigations after the release of the report, which found that admissions officials in four cases encouraged applicants to commit fraud by lying on financial aid forms.

Shareholders have filed class-action lawsuits against at least five schools, noting the effect of the report on stock prices and citing securities fraud.

Lawsuits alleging deception at for-profit colleges are not new. Last year, the parent companies of the University of Phoenix and Westwood agreed to pay the federal government millions of dollars each to settle separate false-claims lawsuits. In both cases, the schools admitted no wrongdoing.

John McKernan, chairman of Education Management Corp., which operates about 95 schools in 31 states, including Argosy University, says lawsuits are part of the territory. "Statistically, the bigger you get, the more (complaints) you're going to have."

But Tampa lawyer Jillian Estes, whose firm has represented students in several class-action suits against for-profits, including Westwood College, says she hopes the federal scrutiny will bolster students' cases.

"We've been trying to raise this flag for so long," she says. "It helps for judges to realize this isn't just some kids who are a little unhappy, but a nationwide systemic problem." Westwood in March sued Estes and her law firm for defamation.

A Texas agency has threatened to revoke or deny one company's licenses to operate three for-profit campuses there. One college received a similar warning in Wisconsin.

Still, tens of thousands of students say for-profit colleges are their best option. An unprecedented 91,000 public comments were submitted in response to a proposal that would deny federal student aid to for-profit colleges whose graduates don't earn enough to pay back student loans. The Education Department estimates one-third or more came from students worried that their college would close if the proposal is adopted.
How College Health Plans Are Failing Students

By JESSICA SILVER-GREENBERG And MARY PILON

On Thursday, the first big pieces of the new health-care overhaul took effect. Among other things, the rules mandate that insurance companies offer coverage to adult children until the age of 26 and devote at least 80% of their revenue to health-care costs.

But one major player was notably absent from these new rule changes: colleges. They have managed to sidestep, at least for now, the regulatory clampdown that has sent hospitals, insurers and corporations scrambling.

How’d they pull it off? Since student plans for the 2010-11 school year were negotiated before Sept. 23, they aren’t subject to the regulations this year.
Bad Medicine

How colleges are failing students on health care:

And if industry and university groups succeed, the plans will be exempted permanently from many elements of the new law. At a June American College Health Association conference, James Turner, executive director of student health at the University of Virginia and former president of the ACHA, told audience members that Nancy-Ann DeParle, director of the White House Office of Health Reform, had told him during an earlier meeting to "tell me what you want written into the regulations and we'll make it happen."

"The White House denies that Ms. DeParle ever said that," says White House spokesman Nick Papas. "The administration is still working on this issue and is eager to hear from all parties."

The health-care overhaul has major implications for young adults and their parents. For the first time, parents will have the choice of keeping their graduate-student children on their corporate insurance plans or opting for cheaper college plans.

They should think carefully.

There is broad consensus that, as a group, college health-insurance plans rank among the worst in the nation for consumers. Many college plans come with remarkably low benefit ceilings—in some cases as little as $2,500. Others limit areas of coverage, such as preventative services and chemotherapy.

The upshot: Students are often much less insured than they think they are. In extreme cases high-school seniors with health issues might be advised to consider a college's health plan before attending.

"These plans have not been thoroughly scrutinized," says Bryan A. Liang, executive director of the Institute of Health Law Studies at California Western School of Law in San Diego. "In some instances they offer very paltry care."

The college health-care system is a hodgepodge of school plans and private insurance. According to the Government Accountability Office, more than half of the nation's colleges offer school-sponsored plans. All told, about 80% of college students, nearly 7 million people, are covered by private or public health insurance.

Most schools aim to provide the best care for the lowest cost. Students tend to be healthier than the general population, so school plans don't need the safety nets found in adult plans.

Yet these low-cost plans are a big business for insurance companies. All of the major players are active in the college market, with Aetna Inc. and United Healthcare leading the pack. According to a November 2009 study from the Massachusetts Division of Health Care Finance and Policy,
profit margins for student health programs in the state were 10%, compared with 2% for other insurance plans.

When colleges fall short, say health-care experts, it is often because their administrators lack the savvy to negotiate with insurers and arrange the best terms for their students.

"Not every podunk university is going to have a health plan official who will look into these plans," says Elizabeth Ritzman, director of Dominican University's student health center in River Forest, Ill.

The health-care overhaul deals with individual and group insurance plans. In an Aug. 12 letter to the White House, the ACHA and other groups argued that school plans shouldn't be considered group or individual plans but rather "short-term limited-duration" insurance policies. Such a designation would likely exempt them from many of the new regulations, experts say.

The letter also warned that certain reforms "could make it impossible for colleges and universities to continue to offer student health plans."

The ACHA "is supporting regulatory clarification that would allow student plans to preserve the group-like status that is vital to providing lower cost coverage to students," says Jake Baggott, ACHA's advocacy coalition chair. Dr. Turner, ACHA's president until June, says the spirit of his conversation with the White House was that "they would be happy to include in the regulations the necessary language to assure preservation of the plans."

Insurers seem to be confident they will get their way. According to three people familiar with the matter, Aetna has told colleges that they have nothing to worry about because their plans will be exempted.

Aetna says it never conveyed that message to its members. "We expect that all student plans that wish to be credible will comply with minimum coverage requirements as soon as possible," says Ethan Slavin, a spokesman for the insurer.

Good insurance plans are marked by a few elements, among them benefit ceilings of at least $250,000, generous prescription drug plans and emergency room coverage. According to the GAO, more than half of all school plans have ceilings of less than $30,000.

Some schools boast excellent health plans, says Dr. Liang. Take Boston University's program, offered through Aetna. Students pay $1,676 for coverage that includes a $500,000 benefit ceiling and pays 80% of any ambulance expenses.

Another indicator of a good plan is its "medical loss ratio," or the percentage of the premium that the insurance provider pays out in claims. The health-care overhaul limits loss ratios to 80%; a lower ratio means students aren't getting as much for the cost. Brigham Young University, which offers insurance through Deseret Mutual Benefit Administrators, had a loss ratio of 93% last year, meaning that for every $100 in premiums, students received $93 of care.

Other plans, however, are less generous.

Paula Villescaz, a senior at the University of California at Berkeley, says she never looked closely at the Anthem Blue Cross insurance policy she got through her college. The plan has a $400,000 ceiling, but also has some important limitations, as Ms. Villescaz found out recently.

The political-science major had always been healthy—until March, when doctors discovered she had Ewing's Sarcoma, a rare form of cancer. Berkeley's plan didn't cover her first MRI, her PET scan or many blood tests her doctors required, she says.

In between chemotherapy treatments, Ms. Villescaz says she had to battle the insurance company, which refused to cover her last round of chemotherapy, declaring it medically unnecessary. Her chemotherapy has since concluded, but she is now undergoing radiation treatment.
Ms. Vilicesaz says she owes about $80,000 all told. Before she got sick, she worked two jobs to support herself and help out her single mother. "I'm going to be paying off these bills for the rest of my life," she says.

Both Berkeley and Anthem declined to comment.

Students who don't study the details of a plan before signing up can end up with nasty surprises, as Nia Heard-Garris, a 24-year-old medical student at Howard University Medical School, learned firsthand.

Ms. Heard-Garris in 2007 signed up for Howard's standard health plan, administered by Summit America Corp. The plan, which now costs $476 a year and is mandatory for all students, came with a $5,000 limit per injury and sickness, and didn't cover radiation and chemotherapy—though the plan now offers more coverage. (Howard also offers an enhanced plan that costs $699 a year and has a limit of $200,000 per injury or sickness.)

Last year, Ms. Heard-Garris went to the emergency room complaining of neck pain. She got a CT scan—then found out that her insurance wouldn't cover the $1,600 bill. "I have absolutely no idea how I can pay this," she says. "I think it's kind of ironic that here I am learning how to help people, and I can't even get care covered." She says she is negotiating with Summit to cover her bill.

Howard doesn't comment on specific cases. A spokeswoman says students receive a booklet detailing medical-care protocols, and "the student health center staff will take the appropriate steps to provide [students] with appropriate care." A Summit spokeswoman says, "We're always willing to work with any student to provide clarity."

Some school plans limit their coverage of certain categories, such as mental health. Franklin College in Indiana offers a plan through Markel Insurance Corp. that covers $50 for every mental-health counseling visit—up to $250 per year.

"There's admittedly very little coverage for mental health," says Terri Nigh, coordinator of student health services at Franklin. While negotiating benefits and evaluating the plan each year, school administrators try to meet the needs of the majority of students, she says. "It's a difficult process."

That's been a problem for Katie Todd, a sophomore at Franklin. A pre-med major, Ms. Todd says she has battled depression since she was 12. She says most private insurers considered her depression a pre-existing condition, and that the best quote she has gotten would cost a steep $310 a month.

With no alternative, she signed up for the Franklin plan, but is frustrated by its limitations. "It's really vital for me to get this coverage, and the plan just mostly ignores it," she says.

"The plan's design is based on the specifications of the college, not the insurer," says Mark Nichols, a managing director at Markel.

Parents and students can get the most for their money by carefully examining school plans before signing up. Health-care planning should come long before enrollment, says James A. Boyle, president of the College Parents of America, a Virginia-based nonprofit.

Anyone considering a school plan should ask a number of questions, say experts:

• What is the maximum benefit for the policy?

• Are prescriptions and mental health services included?

• What happens to coverage if you leave school, go abroad or graduate?

• What is the loss ratio?

• Do any on-campus services, such as checkups or flu shots, overlap with existing coverage?
Parents who are considering keeping their child on their personal insurance should ask their benefits representative or insurer about how coverage will be carried over on campus and off—especially at schools far from home. (This also applies to graduate students and to adult children under age 26.) They should also be ready to sign a waiver with the school so they’re not charged for automatic enrollment in a campus policy.

If, after getting all these answers, both the employer and school insurance options seem unappealing, parents should consider using a site like eHealthInsurance.com, which allows for comparison browsing among 10,000 plans from 180 carriers. The prices and coverage can vary widely depending on the state, but the site offers free access to licensed agents who don’t work on a commission basis and can answer specific questions about plans, says Carrie McLean, a consumer specialist at the company.

The key is to do the legwork now to avoid surprises later. Otherwise, says Aaron Smith, a founder of Young Invincibles, a nonprofit student group that seeks better care for college students, you could wind up “in a dangerous place, with insurance plans that don’t cover any real health-care costs.”

### All Over the Map

College health plans offer a wide variety of terms and conditions. Here’s a sampling:

<table>
<thead>
<tr>
<th>SCHOOL</th>
<th>PROVIDER</th>
<th>ANNUAL COST</th>
<th>LOSS RATIO*</th>
<th>MAXIMUM BENEFIT</th>
<th>COVERAGE REQUIREMENTS</th>
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<tbody>
<tr>
<td>California Lutheran University</td>
<td>United Healthcare</td>
<td>Rolled into institution</td>
<td>7%</td>
<td>$90,000</td>
<td>School plan is mandatory</td>
</tr>
<tr>
<td>Washington University in St. Louis</td>
<td>Aetna</td>
<td>$575 for basic plan</td>
<td>80%</td>
<td>500,000</td>
<td>School plan is mandatory</td>
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<td>Aetna</td>
<td>1,040</td>
<td>85%</td>
<td>750,000</td>
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<td>80%</td>
<td>300,000</td>
<td>Not required</td>
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<td>1,596</td>
<td>86%</td>
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<td>9/9 for basic plan</td>
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Source: WSJ Research

*Percentage of premiums that are toward health care • Schools did not provide loss ratio information

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