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New Law Protects College Students' Health Insurance

BY ELIZABETH WHITTINGTON

When Michelle Morse was diagnosed with colon cancer at age 21 in late 2003, her doctor advised her to cut back on school during chemotherapy. But because she was covered under her mother's insurance plan, which required her to be a full-time student, Michelle continued taking a full course load at Plymouth State University in New Hampshire, while enduring 48-hour chemotherapy infusions and harsh side effects.

Michelle died in 2005, but President Bush signed a new law named after her on October 9, 2008, granting students a one-year medical leave from school without losing dependent insurance benefits. The law goes into effect in late 2009. Michelle's mother, AnnMarie Morse, called it "my gift to Michelle."

Morse recalls that after a difficult day of talking with the state's insurance department, she was told, "If you don't like it, change the law."

"That's how it all started," she says. "Someone in the New Hampshire insurance department challenged me. And my motto has been, 'Never mess with a mom who is passionate about a cause.' "

Morse lobbied for the original law, passed in New Hampshire in 2006, by talking with the media, encouraging the community to call state leaders, testifying at committee meetings, and managing the Michelle's Law website (www.michelleslaw.com).

"One New Hampshire legislator told me he has never received as much correspondence on any one bill as he did with Michelle's Law," Morse says. After the state law passed, Morse focused on the federal level. More than 20 organizations endorse the federal bill, including the American Cancer Society and the National Coalition for Cancer Survivorship.