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INSURANCE, SCHOOLS, AND AIDS

The reopening of schools this fall has thrust upon them three new problems: insurance, AIDS, and the nexus between the two. Many school districts and local government bodies have had their liability insurance cancelled or their premiums increased tenfold as a result of recent tremendous personal injury settlements and new lawsuits.

Two suburban Chicago high schools were forced to cancel their 1984 summer athletic programs after their sports liability insurance was not renewed. Liability insurance for 15 of the 25 private bus companies that transport Chicago public school children has been cancelled.

One bus company budgeted a 23% increase in insurance costs when it bid for a contract with the Chicago school board, then found that its rates jumped 385%. One Philadelphia insurance company admits that it has cancelled liability insurance for hundreds of school bus companies, and that it is unlikely that many of them will be able to get coverage before September school openings.

This rise in insurance costs is having a dramatic effect on school districts and municipalities. It means either curtailing services which some people regard as essential or whopping tax increases to pay the costs.

On top of this comes the insurance problem of AIDS, which has the potential of dwarfing other factors. Victims have a 100% mortality rate, and the cost of treatment ranges from $200,000 to $500,000 per victim, so ordinary estimates of mortality and morbidity are out the window.

If AIDS doubles every nine months, which is the current rate, by 1987 the number of deaths will exceed the number of battle deaths in Vietnam. We can expect thousands of victims before the end of this decade.

Newsweek calls AIDS the No. 1 public-health menace. A spokesman for the U.S. Centers for Disease Control says that "the potential for this disease [is] much worse than anything mankind has ever seen before."

One insurance firm sent a bulletin to insurance underwriters last month alerting them to be on the lookout for evidence of herpes and other "opportunistic infections" in medical histories that could be signs of the AIDS syndrome. Another insurance company tells its agents to be "extra cautious" before insuring 18-to-50-year-old single males.

A third insurance company is taking an "extra look" at applications for life and health insurance from men in California and New York. Some policies are being rewritten to eliminate payouts for "social diseases." Insurance companies are worrying that the high-risk group (male homosexuals) might load up on insurance.

The insurance costs of AIDS are galloping on a collision course with a quiet but well-coordinated and well-financed effort called "School-Based Clinics." These are primary health care centers located inside of middle, junior and senior high schools.

One such School-Based Clinic has already been established at DuSable High School in Chicago. A national conference will be held in October in Chicago to promote the establishment of similar clinics in public schools all over the country.

The parental consent notice sent home to parents of DuSable High School pupils commits the School-Based Clinic "to provide comprehensive health services" including "Treatment of sexually transmitted diseases." The question Chicago parents are asking is, does existing school health insurance cover these School-Based Clinics and the treatment of AIDS, and, if so, how much will school insurance costs skyrocket?

In Kokomo, Indiana, a seventh-grade boy has already been diagnosed as having AIDS (which he got from blood transfusions). He was barred from continuing to go to school because it is well known that AIDS patients are permanently infectious, and other parents don't like the risk to their own children.

The homosexual community in California has been politically powerful enough to prevent the closing of gay bathhouses (which even <u>Newsweek</u> calls an "obvious" measure to slow down the spread of this fatal disease) and to pass an ordinance in the Los Angeles city council outlawing discrimination (even by segregation) against AIDS victims in jobs, housing, restaurants, and schools. On the other hand, demands for laws to allow discrimination <u>against</u> AIDS victims are popping up across the rest of the country.

It is likely that the other 49 states will be more responsive to demands for public health and safety than to demands of the homosexual lobby. Some observers think that the protection of individuals against AIDS is potentially the hottest issue of 1986.