

# Northampton Community College's Benefits Access for College Completion

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Northampton Community College (NCC)'s Benefits Access for College Completion (BACC) program informs current students of government funding benefits in order to assist them through the completion of their degrees. Unlike other programs, NCC educates these students on the importance of their future physical and financial health, and available options through the new Affordable Care Act (ACA) marketplace. Young adults are suffering repercussions from being uninsured, and more of their time is consumed working rather than completing degrees that could lead to better and more successful career choices. The solution is educating current NCC students and surrounding communities about the benefits that are currently available. By completing their college education, students will be able to provide better opportunities for themselves and their families.

Young adults ranging from 18 to 34 years of age have the highest rate of being uninsured of any age group. Nationally, about 30% of young adults are uninsured, more than one in five of the uninsured rate (Centers for Medicare and Medicaid Services, n.d.). In Pennsylvania,

20% of 18- to 34-year-olds are uninsured (U.S. Census Bureau, 2013). The graphs above break down the uninsured rate by metropolitan area, race and age. There is a higher uninsured rate on the eastern side of Pennsylvania than the west. Individuals relocate from larger cities such as New York City because of the cost of living, and relocating to metropolitan areas allows these individuals to experience city life at half the cost; the cost of living can be extremely high for large families. A work ethic is ingrained into individuals who come from low-income families, because working to provide for the family is a necessary goal. Some young adults are attending college as first-generation students because of the better financial aid opportunities today than their family members could obtain. While attending post-secondary education institutions, most young adults divide their time between coursework and part-time jobs in order to receive some form of income. However, a common occurrence is that students spend more time consumed with work than school, sacrificing their time away from school in order to maintain employment in low-paying jobs to provide for themselves and their families. Students are swept away in a demanding cycle of living paycheck to paycheck trying to make ends meet—a short-term goal—rather than making long-term investments in their futures. Students who focus on work tend to fall behind in their studies and not finish their degrees, and unfortunately, this poverty cycle can lead to students' being forever locked into low-wage jobs just to survive. Not only

students are affected by this style of living, but also most individuals in the community as well. They are all uninformed about possible opportunities to assist them in providing for their families.

Fixing this problem requires providing important information about government benefits to assist those who support families, and NCC does this for its students. As more students and community members become aware of health care benefits, access to Supplemental Nutrition Assistance Program (SNAP) funding, child care benefits and other available services, students will more likely work fewer hours, spend more time on their education, complete their degrees or certificates and obtain employment with much higher earning potential. NCC's Benefits Access for College Completion program is implemented through the Pennsylvania Campus Compact AmeriCorps VISTA project. The project aims to reduce the uninsured rate at Northampton Community College and in the surrounding communities including two elementary schools that are affiliated with NCC. The VISTA volunteer organizes the NCC student clubs and service learners to target young adults, both on and off campus, with information about the importance of health insurance to their future physical and financial health and available options through the new ACA marketplace, which enables low-income individuals to receive cost-sharing assistance as well as premium subsidies to help pay for the cost of health insurance. Many NCC students can benefit from

this new law, as well as the expansion of Medicaid to include all individuals who fall below the federal poverty level. The VISTA volunteer and BACC aim to spread information to the community about the opportunities available. The volunteer, a certified application counselor (CAC), facilitated training others and coordinated with the Centers for Medicare and Medicaid Services to make NCC a certified application counselor organization. CACs are trained to help people enroll in health insurance via the marketplace, Medicare and Medicaid, and a number of individuals have been enrolled in health insurance via the marketplace and Medicaid. Events have been held in order to educate parents about the ACA and the benefits of health insurance, as well as to identify parents who need help enrolling.

This solution allows the VISTA volunteer to inform interested students through service learning, and they in turn can educate other individuals by spreading accurate and culturally appropriate information about the ACA and informing the community of the importance of health insurance. The CAC assists those individuals immediately in enrolling in government benefit funding, which makes the process much easier and ensures that all benefit and application information is correct. Location plays an important role in the program, The CAC—the VISTA volunteer—shares an office with the BACC program, which makes it accessible for those who come in and acquire information about government benefits and who

also do not have health insurance; the office is accessible to discuss their current situations and get those individuals the assistance they need. NCC conducted the Community College Survey of Student Engagement (CSSEE) regarding frequent distributions. The results of the 2014 CSSEE report showed that 77% of NCC students worked for pay and 28% worked more than 30 hours per week (NCC, 2014).

The expected social impact is heightened awareness about the Affordable Care Act and what benefits are included. There is a lot of misunderstanding about what the ACA does, and the BACC program is hoping that it can bridge the gap between what people hear about the act and what is actually true. Hopefully, community understanding will increase and the public will become more aware of how the ACA will benefit them. It is also expected that as more individuals sign up and apply for these benefits, the uninsured rate will decrease and there will be more collaboration among institutions in the Lehigh Valley area to ensure that people get covered.

## **References**

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