

Health Insurance Considerations for College Students

Sarah Van Orman, MD, MMM, FACHA

Executive Director

University Health Services

University of Wisconsin-Madison

College Student Health Care Needs

More Serious: Less Common

- Alcohol and other substance abuse
- Severe mental health illnesses such as depression, anxiety, and eating disorders
- Chronic medical illness

Serious health problems have an immediate and life-changing effect on a student, their community, and their family.

Less Serious: More Common

- Injuries and accidents
- Communicable diseases
- Weight and nutrition
- Substance misuse
- Sleep and stress

Care is also needed for common, but less severe health problems which can interfere with daily functioning and impact future health.

Prevention and immediate access to appropriate care leads to better academic success and short and long-term health.

College Student Health Needs

- Most college students are in excellent health
- Important issues are mental health illnesses, accidents, and injuries
- Students who are generally healthy
 - Goal: Health not healthcare
 - Prevention is key for short and long term health
- Students with a sudden illness
 - Goal: Rapid access to high-quality and cost-effective care to restore health
 - Delayed access can lead to complications
- Students with chronic illnesses such as diabetes, depression, and anxiety.
 - Goal: Excellent treatment of the illness to maximize academic and personal success
 - Lack of care can lead to poor health and academic outcomes

College Student Health Insurance

Students need insurance which provides:

- access to urgent and ongoing health care everywhere they live, work, and study;
- comprehensive care for the most common serious ongoing illnesses including mental health;
- convenient and accessible care;
- preventive services; and
- protection against financial hardship in the event of unexpected illness or injury.

Health Insurance Choices for Students

- ***Employer Sponsored Individual or Family Health Insurance Policy****
- ***BadgerCare****
- **Individual Plan purchased on the Marketplace Exchange with tax credits and subsidies for Out-of-Pocket Costs**
- **Student Health Insurance Plan**

*If eligible

Student Health Insurance Plans

- Eligibility typically limited to enrolled students and in some cases family members
- Minimum credits typically required for enrollment
- Meet federal requirements for health insurance (minimum essential coverage), but are not eligible for tax credits and subsidies
- No state residency restrictions
- Typically offer geographically wide coverage with modest deductibles and co-insurance
- May be significantly less expensive than unsubsidized plans available on the health care exchange for young adults.

Questions to consider

- How does your current health insurance plan (if any) work, will continue in the future, and when it will renew?
- What plans are available to you? (Family, Employer, Individual policy on the exchange, Badgercare, or Student Health Insurance Plan)
- What does each option cost initially? (premium)
- How much will you have to pay if you need to use your insurance and can you afford this amount? (deductible and co-insurance)
- What coverage does each plan provide in all of the areas you live, work and study including both on campus and in your home community if they are different?

QUESTIONS AND COMMENTS