

DO YOU KNOW WHY STUDENT HEALTH INSURANCE MATTERS?

<p>What is college health?</p>	<ul style="list-style-type: none"> • College health is a field of medicine and counseling that focuses on the medical and mental health care of college age students. Virtually all residential college campuses offer student health center and counseling services. Access to these medical and mental health resources are often increasingly related to having access to insurance coverage. • Members of the American College Health Association (ACHA) have not only championed but have created Standards for Student Health Insurance Coverage to assist institutional members in establishing high quality student health insurance programs tailored to meet the needs of a student population.
<p>Why are student health insurance plans (SHIPs) critical to college health?</p>	<ul style="list-style-type: none"> • SHIPs are an outstanding value for students due to robust and broad coverage, often at half the cost of comparable employee plans. If you care about millennial health, health care accessibility and collegiate administrative efficiency, you should know about and support student access to student health insurance plans (SHIPs). In most cases, students use SHIPs to access primary care and mental health care resources affiliated with their college or university health center. • In 2014, 283 four-year degree-granting colleges and universities (150 public and 133 private) participated in an ACHA member survey. Eighty-four percent of the survey respondents offer a student health insurance plan covering more than two million college students nationwide. SHIPs are provided by 91% of public and 77% of private colleges.ⁱ • SHIPs are uniquely designed for the lifestyles of college students. Specifically, SHIP coverage accounts for the mobility of the student patient population by remaining in place while a student engages in student travel or during anticipated breaks in an academic year. The range of coverage options and continuity of care in a SHIP plan are often more comprehensive and affordable when compared to conventional insurance plans many adults acquire through an employer. • While millions of college students are eligible for Medicaid due to the Affordable Care Act's (ACA) expansion of the program, the lack of portability of the coverage may make health care access a challenge while at school. • Extending coverage under a parent plan to age 26 has helped many students, but it has not solved the problem of uninsured college students. • The trend for adoption of high deductible health plans, employers significantly increasing the cost of health insurance for children of employees, and limited provider networks common for many insurance exchange plans have all combined to significantly increase the need for colleges and universities to provide student health insurance plans.ⁱⁱ
<p>How are SHIPs ACA compliant?</p>	<ul style="list-style-type: none"> • The college health service delivery model embodies much of the vision of the ACA by providing convenient access to care for all individuals in a community that utilizes a medical home model to promote preventive care, provide primary care services for illness and injury, monitor health outcomes, and keep care affordable. • SHIPs are an important coverage option recognized by federal (U.S. Department of Health and Human Services) and state law and meet the minimum essential coverage (MEC) requirements of the ACA. Self-funded SHIPs (funded and designed by an institution) are not regulated by the ACA; however, they may be regulated by the states. In certain cases, self-funded plans may qualify as MEC under the individual coverage mandate. • Using the actuarial value standards of the insurance exchanges, most SHIPs provide either "Gold" or "Platinum" level coverage (70% of public and 89% of private colleges provide Gold or higher level coverage).ⁱⁱⁱ In 2014, the average annual cost for student health insurance plans was less than \$150 per month for undergraduate students.^{iv} These programs offer strong benefits at affordable prices, giving students and their families an additional choice for comprehensive coverage.

STRUCTURE AND DESIGN OF SHIPS

IMPORTANT SHIP FEATURES*	
Scope of Coverage	<ul style="list-style-type: none"> • A broad network design to meet the diverse needs of students. • Coverage comparable to Gold or Platinum levels found on the health care exchange. • Worldwide coverage that also includes travel assistance and emergency air transportation. • Low out-of-pocket costs (co-pays and deductibles). • Often includes dental and/or vision benefits. • Benefits are often integrated with accredited student health and counseling services specializing in meeting the unique preventative and therapeutic needs of undergraduate and graduate students. • Local area coverage for students attending school away from home (not always available on a parent's plan or under Medicaid).
Continuity of Coverage	<ul style="list-style-type: none"> • No disruption in coverage enrollment and availability of benefits in between semesters or while traveling or over the summer. • SHIPs run year-round. • Continuing coverage may be available when students need to take a leave of absence from their studies.
Student Costs	<ul style="list-style-type: none"> • Out-of-pocket costs are often substantially lower than a comparable employee or market place plan. Because of the financial constraints many students experience on a daily basis, restricted access to SHIP coverage could invariably result in students choosing to forgo services with out-of-pocket costs. • SHIP premium costs can be included in financial aid awards, reducing the financial burden of monthly payments.
Institutional Costs/ Administration	<ul style="list-style-type: none"> • Student-specific risk pool keeps costs low and predictable to project. Without SHIPs, colleges would likely have to consider establishing emergency medical funds and other administrative support to prevent students from withdrawing and/or having poor academic and work performance.

*Please note that this factsheet provides general information about common features of student health insurance plans and is not intended to reflect the global options available. For details on a specific plan, you can directly contact the institution of higher education of your interest.

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ⁱ Foss, J., Lyon, V., Jackson, S., and Plumly, D. (2014). About the Data. In *Student Health Insurance/Benefit Plans: Adapting to the Environment Post Affordable Care Act (ACA)*. [PDF document]. American College Health Association. Available at www.acha.org/documents/resources/SHIP_Adapting_to_the_Environment_Post_ACA.pdf.

ⁱⁱ Jensen, B. (2014, September 1). Five Ways ACA And Employers Shift Costs This Open Enrollment Season. Forbes. Available at <http://onforb.es/1q2UXwZ>

ⁱⁱⁱ Foss, J., Lyon, V., Jackson, S., and Plumly, D. (2014). Actuarial Data. In *Student Health Insurance/Benefit Plans: Adapting to the Environment Post Affordable Care Act (ACA)*. [PDF document]. American College Health Association. Available at www.acha.org/documents/resources/SHIP_Adapting_to_the_Environment_Post_ACA.pdf.

^{iv} Foss, J., Lyon, V., Jackson, S., and Plumly, D. (2014). 2014: Undergraduate SHIBP Cost. In *Student Health Insurance/Benefit Plans: Adapting to the Environment Post Affordable Care Act (ACA)* [PDF document]. American College Health Association. Available at www.acha.org/documents/resources/SHIP_Adapting_to_the_Environment_Post_ACA.pdf.