

ACHA Guidelines

Standards for Student Health Insurance/Benefits Coverage

The American College Health Association has instituted these standards to guide institutions of higher education (IHEs) in the establishment of a student-focused health plan. The standards apply to both fully insured and self-funded student health plans.

Standard I.

The IHE, as a condition of enrollment, requires students to provide evidence that they have health insurance coverage to ensure students have access to healthcare when needed and to prevent unexpected medical costs that could disrupt their time as a student.

As a best practice, the IHE, as a condition of enrollment, requires international students to remain enrolled in an IHE-sponsored plan, if this is available.

Standard II.

For IHEs that offer a student health insurance benefit plan, adequate and appropriate scope of coverage is provided that is consistent with ACHA recommendations and state and federal mandates, including, but not limited to:

- Coverage for immunizations, screenings, and other preventive services.
- Nationwide access to off-campus healthcare providers (medical and mental health).
- Coverage without overall annual or lifetime maximum dollar limits for the following:
 - Emergency services, ambulatory patient services, and hospitalizations.
 - Pregnancy, maternity, newborn care, and breastfeeding coverage.
 - Mental health and substance use disorder services, including counseling and psychotherapy.
 - Rehabilitative and habilitative services and devices.

- Prescription medication, laboratory, and diagnostic services.
- Preventive and wellness services (including contraception).
- Chronic disease management.
- Coverage for preexisting conditions.
- Continuity of coverage up to plan limits for students requiring a medically necessary leave of absence.

Additionally,

- The program encourages the use of campus health and counseling services, when doing so provides optimal access to high-quality and cost-effective care for students.
- Plan benefits, limitations, exclusions, special provisions, and definitions are reviewed to ensure they are consistent with common practices of the student health insurance market.

Standard III.

The plan is available to all eligible students and complies with ACHA's non-discrimination policy listed under [Position Statements](#).

Standard IV.

The IHE acknowledges it has a fiduciary responsibility to manage plans in the best interest of students covered by the programs.

Standard V.

IHEs endorse or administer only plans from a carrier that is regulated and/or approved by federal and/or state regulators and reviewed annually to assure full compliance with all applicable regulations

Standard VI.

Student consumers, student health program staff, and other internal or external experts, as appropriate, can be involved with the selection, monitoring, and evaluation of the plan.

Standard VII.

The plan is reviewed annually to ensure the program:

- Meets the needs of covered individuals.
- Provides desired benefits at the least possible cost.
- Returns as much of the premium or fund contributions as possible to covered individuals in the form of benefits.

Reserve funds may also be maintained to assure short and long-term financial viability for the program and are for the sole use by and for the plan.

Standard VIII.

Insuring entities, agents, and brokers are required to fully disclose estimated claims, reserve estimates, administrative expenses, and all other fees. Insuring entities will provide evidence of acceptable financial strength and/or independent rating. The plan is audited periodically, and the results are provided to appropriate institutional officials and student consumers.

Standard IX.

The selection of vendors for the plan adheres to institutional and/or applicable governmental requirements relative to competitive vendor selection processes.

Standard X.

Agents, brokers, consultants, and IHE program managers do not have relationships that could be construed to be a real or potential conflict of interest. Agreements with consultants or brokers are fully disclosed and clearly define the services to be performed and the compensation to be received.

*These standards were prepared by the following members of the ACHA Student Health Insurance/Benefits Plans Coalition:
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