

ACHA Guidelines

Standards for Student Health Insurance/Benefits Coverage

The American College Health Association has instituted these standards to guide institutions of higher education in the establishment of an appropriate, credible plan. The standards apply to both fully insured and self-funded student health plans.

Standard I.

The institution, as a condition of enrollment, requires students to provide evidence that they have health insurance coverage.

Standard II.

The institution recognizes that students enrolled in its sponsored health plan rely on it as if it is their primary source of coverage.

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.
- 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 birth control).
 - Chronic disease management.
 - Pediatric services, including oral and vision care.

- 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 assure 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 institution acknowledges it has a fiduciary responsibility to manage plans in the best interest of students covered by the programs.

Standard V.

Colleges only endorse or administer plans that are 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, are 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 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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