

# ***Advantages of Student Health Insurance***

*Prepared by United HealthCare Student Resources*

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No one should go without health care coverage, regardless of their age or current health condition. An accident, injury or illness can happen to anyone, including “young invincibles,” who are studying and working hard at colleges across the U.S.

As you’ve recently seen, stories about the Affordable Care Act and the rising costs of health insurance, especially regarding exchange plans, continue to dominate the headlines. Therefore, it’s more important than ever for parents of college students to research, compare and ultimately select a plan that best keeps their child healthy and in school.

Here are several reasons why parents should consider a student health insurance plan:

- **Health Benefits** — Health and wellness are critical components to academic success. Insured students stay healthier by utilizing recommended preventive care services that help avoid health issues and possibly detect health issues that need attention. Student health plans offer 100 percent coverage for preventive care obtained at an in-network provider. Remember, the primary purpose of student health insurance is to keep students healthy and in school so they can graduate and realize their life and career goals.
- **Cost Benefits** — Student plans available through colleges or universities often provide benefits that are more affordable than comparable plans on the open market. Many student plans available today are commonly referred to as Gold or Platinum plans, but with the added benefit of being coordinated with the Student Health Services available on campus.

In some cases, parents will find that purchasing a student plan for their child is less expensive than adding their child to their employer’s plan — especially a high deductible plan or a plan that doesn’t include in-network providers close to campus. In addition, the premiums parents pay for dependent coverage on their plan are often higher than the monthly costs of a student plan.

- **National Network of Providers** — Many student health plans include a national network of health care providers and pharmacies, providing coverage regardless of the distance from campus or home. Plans are aligned with the benefits of their college’s Student Health Services for accessible on-campus care. If needed, a Student Health Service can refer students to the appropriate off campus in-network provider for more extensive or ongoing care.
- **Access to a Student Assistance Plan** — Some insurers, such as UnitedHealthcare, offer college students enrolled in its health plans access to a Student Assistance Plan (SAP) for 24/7 comprehensive and expert behavioral health-related support that helps them manage stress and other common issues that can detract from their wellness and academic success. Students simply dial a toll-free number to speak with a master’s level licensed clinician and/or registered nurse who can provide health and wellness advice.

- **Tailored Plans for Students** — Colleges customize their student health plans to best meet the needs of their students, and can elect to provide coverage for a wide range of services, such as doctor office visits, preventive care, prescription drugs, accidental injury, hospitalization and/or outpatient surgery and diagnostic benefits. Because this plan is tailored for students, it's geared to work hand-in-hand with the Student Health Center.
- **Wellness Discounts** — Many student plans include a discount program with savings on a wide range of health and wellness products and services. College students are able to save money on wellness services like fitness club memberships, weight and nutrition counseling, dental and vision care, vitamins, and even books.
- **Telehealth Benefit** — Many student plans include a telehealth service through HealthiestYou. This service is designed to complement the Student Health Center in providing 24/7 access to board-certified physicians by either telephone and/or video, where permitted. Telehealth is especially helpful for minor illnesses (allergies, sore throats, earaches, pink eye, etc.). Doctors can also prescribe certain medications, based on the condition being treated, that can be sent to your pharmacy of choice. Save time and money because members pay no consultation fee making it convenient to use.

The advantages of student health insurance plans make them an affordable, quality alternative to more expensive, traditional plans for full-time, part time, international and graduate students. For more information about student health insurance, visit [UnitedHealthcare StudentResources](#).

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