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What Do I Need To Know About My Student Health Insurance Plan?

Graduating from high school? You might still be deciding what college to attend. Choosing the right health care coverage in college is just as important. Here are some helpful hints.

What are my options?

- » Many colleges require you to have health insurance. You have some options for how you get it. More than half of colleges offer a Student Health Insurance Plan (“SHIP”). Many students purchase these plans, but there are other alternatives that may be available like:
 - Staying on your parent’s coverage,
 - Getting your own coverage (through an employer or individual plan), or
 - Public programs like Medicaid.

Should I enroll in my SHIP if given the option? Note: Some schools may require you to actively opt-out (“waive out”) of a SHIP by filling out a form.

- » **First, check to see if a SHIP is available to you.** Some schools require students to purchase their school’s SHIP; others don’t offer a plan at all.
- » **The quality of student health plans can vary.** Take a look at the details of your SHIP. Read the rules about benefits, limits and caps, pre-existing conditions, preventive care, prescription drug coverage, deductibles, co-pays, and co-insurance.
- » **Compare the coverage and price** to the coverage and price of any alternative options.
- » **Check to see if your alternative options** have in-network doctors in your school’s area. Often times, only your SHIP is accepted on a campus health center.
 - **Consider your parent’s plan:** See if there would be out-of-network charges to go to local doctors with a parent’s plan if your parent lives far from your school. Are you willing to pay these if you needed to see a doctor right away? Are you willing to wait to go to the doctor until you’re home?
 - **Review any health care that your school may give all students, regardless of whether they buy the SHIP.** This care is often covered by separate health fees charged automatically to all students. Your school may offer enough services at the student health center to satisfy your everyday health needs, which would allow you to stay on your parent’s plan and use it for larger issues when you go home.
- » **Which coverage option is the better bargain? Which has the most coverage? Which better fits your medical situation?** Decide which insurance option lines up with your priorities.



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What if I am on Medicaid or another government insurance program?

- » **Medicaid qualifies as coverage at most schools that require students to have health insurance.** Check with your school's health insurance administrator or staff to be sure, and make sure that you have access to doctors who accept Medicaid nearby.

How will the new health care law change my SHIP?

Starting in Fall 2012 (for the 2012 - 2013 school year), new rules on SHIPs will take effect and will greatly improve benefits for students. These improvements, finalized in March of 2012, include:

- » **No discrimination against students under the age of 19 based on pre-existing conditions;**
- » **The elimination of rescissions:** health plans will not be allowed to drop coverage after you get sick;
- » **The elimination of lifetime benefit caps and the phasing out of annual benefit caps:** by Fall 2012, SHIPs must cover at least \$100,000 of your covered benefits per year. By the next school year, SHIPs must cover at least \$500,000 per year, and thereafter annual benefit caps will be prohibited; and
- » **Free preventive care, including birth control.**
 - » *Exception:* religiously-affiliated colleges and universities have the choice of a 1-year waiting period where they would not have to provide birth control through their college plans. After that 1-year period, these schools will have to provide access to birth control with no cost-sharing, with the accomodation that the insurance company would have to cover the birth control rather than the school.

As of January 1, 2013, these benefits will include:

- » **70 percent of your premium dollars must go to medical care,** rather than insurance company profits or administration. This rate will raise to 80 percent in 2014.

By 2014, these benefits will expand to include:

- » **No discrimination against people of all ages based on pre-existing conditions;**
- » **Greatly expanded coverage** for all types of treatments and services that are included in the "essential benefits package."

What are the different options at two- and four-year schools?

Four year schools are more likely to offer SHIPs than two-year schools. If you're going to a community college, you may have to look outside of school for coverage options.