



College Parents
of America

OF AMERICA

College Students &
Health Insurance

DON'T GO TO COLLEGE WITHOUT US...

Why Your College Student Needs Health Insurance



The 2010 Patient Protection and Affordable Care Act mandated that children can remain on their parents' plans, regardless of **“any, or a combination of any, of financial dependency, residency with parent, student status, employment and marital status”** until they're 26. ([source](#))

While this is certainly good news for individuals who wish to remain on their parents' plans, what about those students whose parents don't have a plan to join?

They should get health insurance too.

Risk of Illness and Injury

More than one in 10 uninsured young adults have a chronic condition requiring regular medical services. ([GAO](#) via [Aetna](#))

>10%

According to the [American College Health Association](#), in the past year, percent of students diagnosed with or treated for the following:

- 10.3% strep throat
- 6.9% ear infection
- 15.9% sinus infection
- 8.1% broken bone/fracture
- 1.6% mononucleosis

Also, **17.8%** of all college students have at least one mental health condition.

17.8%

Health Services on Campus



University Health Center services are typically for minor to average medical problems, not for major medical. Most college and university health fees are not meant to cover a catastrophic or major medical event.

Also, while some colleges and universities feature robust health services, some campus health services centers lack a component of physical health, mental health and on-campus pharmacies.

So, although health care on campus at your health center might be both affordable and high-quality, not every campus health center will be able to treat you in the case of a major illness or injury.

Risk of Going without Health Insurance



Going without Health Insurance is a major financial risk:

Nearly 37% of uninsured young adults were carrying medical debt in 2007. ([GAO](#) via [Aetna](#))

37%

In addition to medical debt, it's a risk to your college tuition savings or loans:

62.1% of bankruptcies in 2007 were at least partly caused by problems involving health care debts. ([source](#))

62.1%

Uninsured students incurred from \$120 million to \$255 million in uncompensated care for non-injury-related medical events in 2005. ([GAO report](#))

And financial problems correlate with a high dropout rate.

Of dropouts surveyed, needing to work was the major reason for 54% of students, and the minor reason for 17%. ([source](#))

54%

What You Should Do

Help your college student find a high quality individual or student insurance plan:

If your student's college has a school plan, be sure to review it carefully. Some student plans offer little to no real coverage.



We recommend you to consider the College Parents of America group plan, from GradGuard:

- Choice of Coverage Plans: Premium or BasicPLUS
- Flexible deductible options
- Up to \$750,000 maximum benefit per condition (Premium Plan)
- Pregnancy covered as any other sickness
- Prescription Drug Coverage
- Preventive Care (Premium Plan)
- Coverage for Substance Abuse & Mental/Nervous Disorder

You have questions, we have answers!

Join

College Parents of America and get more tips and advice on:

How to maximize your student's college experience;

How to protect your family's college investment;

How to ensure your college student's health and wellbeing; and
Much More...

For more information, please contact us the following ways:

 www.CollegeParents.org

 888-761-6702