

# Quick Stats

Student Health Insurance Nationwide Benchmark Report

## School Demographics

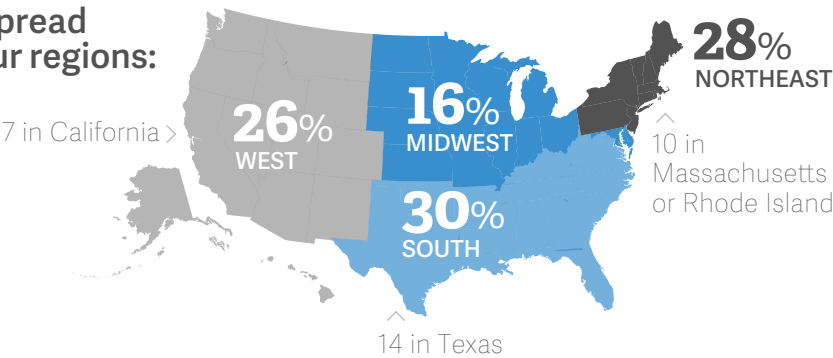


**83 colleges and universities across the United States participated**

Evenly divided between public schools and private schools

83% offer both undergraduate and graduate programs

Schools spread across four regions:



**10,020**

**Average number of students per school**

**14,380**  
in public schools

**5,100**  
in private schools

## Health Plans



92% of survey participants offer a student health plan



**70%**  
offer a combined domestic & international plan



of matriculated students enroll in the student health plan

Top two carriers: **34%** **27%**



### The dominant health plan enrollment process is waiver/opt-out

56% reporting a waiver/opt-in process claim they verify insurance coverage

65% verify 100% of waivers submitted



84% are fully insured



97% offer a PPO plan



22% On average, 22% of student enroll in the student health plan.

## Benefits and Costs



In-network deductibles

37% \$250 to \$499

36% \$500 or more

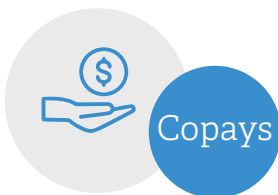
79%

have in-network coinsurance

of at least 80%



50% In-network out-of-pocket maximum of \$5,000 to \$7,500



Copays



Emergency room:

63%: \$100 to \$150



Primary care office visit:

46%: \$25 to \$35



Generic prescriptions:

67%: \$15 and under



In-network brand name and specialty drugs:

7% have coinsurance



95%

Telehealth: 95% include telemedicine visits



97%

covering both physical and behavioral health



Most

either have no copay (42%) or a copay of \$25 to \$35 (35%)



Continuation of coverage and leave of absences

22% of plans continue coverage after graduation

- 82% continue coverage for 3 to 6 months

24% cover students who take a leave of absence

- 78% cover students just one semester



**Dental plans:** Three out of five (60%) schools offer a dental plan, with most (84%) being voluntary



**Vision plans:** Three out of five (59%) schools offer a vision plan, with four out of five (80%) being voluntary



**\$2,000-\$2,999**

Annual cost of the health plan per student is most often \$2,000 to \$2,999

**↓ 10%**

For 2021-2022, over half reported a rate increase of under 10%

**1/2**

Half include an administration fee

## Student Health Centers



**87%** have a student health center on campus



**87%** are open three to five days per week



**90%** offer primary care services



**78%** of the schools do not require a referral from the Student Health Center

## Top Priorities for 2022

**Top two priority items**



**74%** managing student health costs



**60%** improving plan value

This nationwide benchmarking survey was conducted in Summer 2021 by the Risk strategies Student Health Practice, comprised of Academic HealthPlans (AHP) and University Health Plans (UHP). The survey was developed, distributed, and analyzed in partnership with an independent research company. Requests for participation were sent via email to 1,050 colleges and universities.

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