

# Quick Stats

Student Health Insurance Nationwide Benchmark Report

## School Demographics

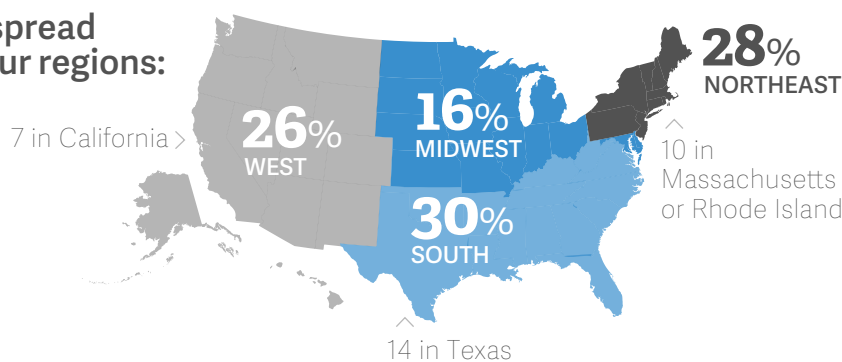


**83 colleges and universities across the United States participated**

Evenly divided between public schools and private schools

83% offer both undergraduate and graduate programs

Schools spread across four regions:



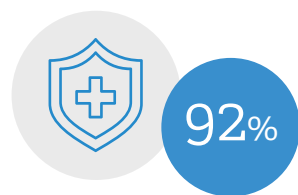
**10,020**

**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



**22%**  
of matriculated students enroll in the student health plan

Top utilized 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



**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.

**For more information, please contact Elizabeth Marks, Senior Strategy Consultant – [elizabeth.marks@ahpcare.com](mailto:elizabeth.marks@ahpcare.com).**

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