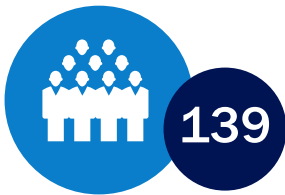


# Quick Stats

Student Health Insurance  
Nationwide Benchmark Report



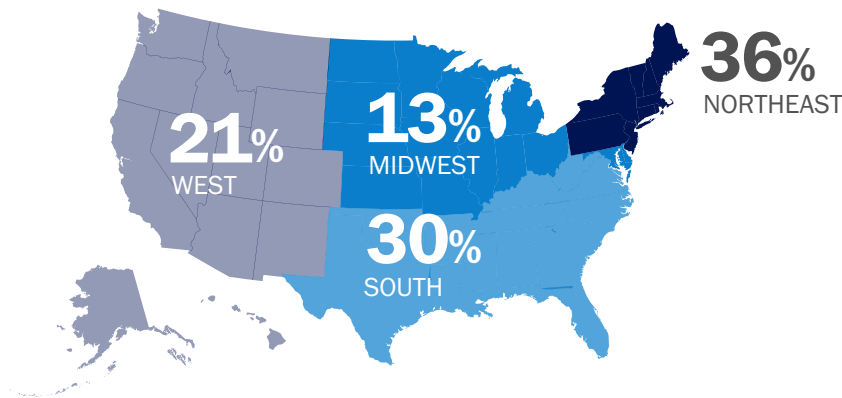
## School Demographics



139 colleges and universities across the United States participated – increase over 2022

Evenly divided between public and private schools, but shifting to private schools

85% offer both undergraduate and graduate programs



### 10,050

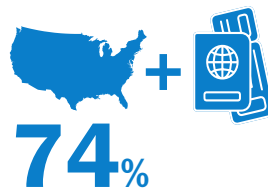
Average number of students per school: consistent with prior years

## Health Plans



99% of plans are PPO;  
1% HMO

PPO networks divided among  
4 national health plans



offer a combined domestic  
& international plan



offer separate  
domestic and  
international plans.  
Of these, 90% are  
ACA-compliance

31% BlueCross BlueShield

31% aetna™

23% United Healthcare

10% Cigna



The dominant health plan enrollment process is waiver/opt-out - by almost 2/3

62% verify insurance coverage for waivers - trending up

Of those, 85% verify 100% of waivers submitted - trending up



87% are fully insured



13% are self-funded



29% On average, 29% of students enroll in the student health plan: trending up from 2022

## Plan features



Plan deductibles not increasing

Averaging  
**\$300**



Average out-of-pocket

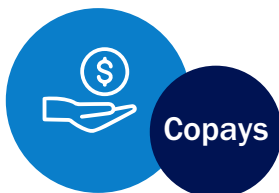
**\$6,342**

Increasing each year



68%

have network coinsurance of 80%, upward trend to coinsurance 90% or more.



Copays

Hospital admission: still not prevalent with just under 3/4 having no copay



Emergency room: copays remaining stable with average of \$127



Primary care office visit: unchanged from 2022 with average being \$20



Generic prescriptions: 3/4 are under \$15, with calculated average at \$10



Specialty drugs: 25% have some level of coinsurance; most are copays



74%

Offer wellness programs 70% to all students on campus



Top 3 programs offered include therapy, 24/7 crisis assistance, and psychiatric visits



Continuation of coverage and leave of absences (LOA)

50% continue coverage during LOA - trending up

31% continue coverage after graduation - trending up



**Dental plans:** 78% of schools offer a dental plan, most (78%) being voluntary



**Vision plans:** 76% of schools offer a vision plan, most (80%) being voluntary



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

Combined average annual cost of the health plan is most often between \$2,000 - \$2,999



Higher for graduates - **between \$3,000-\$3,999**

**Over 58%**

reported a rate increase under 10%. Rate increase trending down slightly

## Student Health Centers



**94%**

have a student health center on campus



Top services offered are nurse visits (92%), primary care (89%), and preventive care (89%)



**94%**

of the schools do **not** require a referral to the Student Health plan – trending up

## Top Priorities for 2023

Top three priority items



**94%**

Managing student health plan costs



**81%**

Improving plan value



**74%**

Addressing mental health needs

This nationwide benchmarking survey was conducted in Summer 2023 by Risk Strategies Education Practice. 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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