

## Health Insurance for College Students

As August progresses, the summer draws to a close and schools open. And for parents sending someone off to college, there's the rush of buying comforters and dorm-room snacks, laptops and window fans. The car is loaded, the textbooks are bought, and kids are scheduled into school for the year. But before unloading that final car-load (indeed, before even setting off for school) parents should do some research about the university health care system that will be protecting their child in case of sickness or accident.

These days, there is no avoiding the health care crunch, and colleges and universities face the same struggles to find [affordable health insurance](#) that all of us face. As a result, university health care isn't all that it is cracked up to be; parents may remember their own days on campus and the care provided by a university health system. While certainly health-care providers on campus try hard, the demand is great and often exceeds available resources.

The biggest mistake a parent can make in sending a child off to school is to expect the university to completely cover all of a student's needs. This begs the question: what extras are needed to ensure full coverage for a college student?

A few things to keep in mind, for every parent:

• Don't wait till a child is sick to find out that they aren't covered. As your student leaves for school, investigate the coverage they will get with their university enrollment.

• Student health insurance coverage may be mandatory, but that doesn't mean it is comprehensive. What does this mean? While parents are likely assessed an often minimal fee for a semester's health care (typically \$200-500) that coverage may not be all a student needs. For example, some plans max out at \$5000 of coverage.

• School health centers can provide great "basic" health coverage, but for hospitalization, serious disease, or even an unfortunate accident; they are not able to cover your student's bills even though the payments you've made may have convinced you otherwise.

A solution to make up the shortfall, for the unfortunate situation of an accident or serious illness, is to carry a high-deductible (thus, more affordable) plan, in addition to the university's policy. Parents may be able to get an individual, high-deductible plan for their child (covering hospitalization or extreme illness, but not day-to-day health care; which can be adequately provided by an on-campus health center). Many parents are also able to carry a child) on a [family health insurance policy](#) until he/she is 25. Parents should investigate their own plans.

While asking questions, it's a good idea to be informed about the coverage of that university plan. Parents should ask if the plan covers health care when a child is home on break from school and what the penalties are for being out of state (if they are attending an out of state school). Parents should determine in-network vs. out-of-network fees, prescription fees, and the like. And one simple step: parents should encourage students to visit the doctor and refill any prescriptions prior to leaving school on summer break!

For information on health insurance options in Florida, and to compare quotes from leading companies, visit <http://ehealthinsurance.com>.

## About the Author

[Florida health insurance](#) broker East Coast Health Insurance has been so successful helping the resident of Florida that their reputation for honesty and finding [affordable health insurance quotes](#) has given them the opportunity to open their doors to the national health insurance market. If you have any questions East Coast Health Insurance has brokers available at nearly 75% of the week to help you.

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