



Highlights of [GAO-08-389](#), a report to the Committee on Health, Education, Labor, and Pensions, U.S. Senate

Why GAO Did This Study

College students face challenges obtaining health insurance—they may not have access to insurance through an employer, and as they get older, they may lose dependent coverage obtained through a parent’s plan. Federal law ensures continued access to health insurance for some, but not all, such students. Without health insurance, college students may be unable to pay for their health care, and the cost of this care may be passed on to federal and state payers, such as Medicaid. College students may have access to student insurance plans offered by their colleges. GAO was asked to report on uninsured college students, student insurance plans, and efforts to increase the number of insured students.

GAO reviewed (1) college students’ insurance status, (2) uninsured college students’ characteristics, (3) the extent to which colleges offered student insurance plans and the characteristics of available plans, and (4) efforts to increase the number of insured students. GAO analyzed data from a national survey on college students’ insurance status and uninsured college students’ characteristics. GAO collected data from 340 colleges on the availability of student insurance plans and the characteristics of available plans, and also gathered detailed plan information from case studies of 10 colleges and interviews with experts and insurance industry officials. GAO also reviewed some states’ laws.

To view the full product, including the scope and methodology, click on [GAO-08-389](#). For more information, contact John E. Dicken at (202) 512-7114 or dickenj@gao.gov.

HEALTH INSURANCE

Most College Students Are Covered through Employer-Sponsored Plans, and Some Colleges and States Are Taking Steps to Increase Coverage

What GAO Found

About 80 percent of college students aged 18 through 23 had health insurance in 2006. While 67 percent of college students were covered through employer-sponsored plans, 7 percent were covered through other private health insurance plans, such as student insurance plans, and 6 percent were covered by public programs, such as Medicaid. Most insured students were covered, for example, as a dependent, on a policy under another person’s name. About 20 percent of college students aged 18 through 23 (1.7 million) were uninsured in 2006, and certain groups of students—such as part-time students, nonwhite students, and students from families with lower incomes—were more likely than others to be uninsured. The characteristics of uninsured students are consistent with those of the uninsured found in the general U.S. population.

Over half of colleges nationwide offered student insurance plans in the 2007-2008 academic year, and plans’ benefits varied. Colleges customized their plans to reflect their priorities in making premiums affordable for students while providing coverage that meets students’ needs. The plans GAO reviewed varied in the services they covered and how they paid for covered services. Specifically, some plans excluded preventive services from coverage and some plans limited payment for benefits such as prescription drugs. In addition, plans also varied in terms of premiums and maximum benefits, with annual premiums ranging from \$30 to \$2,400 and maximum benefits ranging from \$2,500 for each illness or injury to unlimited lifetime coverage.

Colleges and states have taken a variety of steps to increase the number of insured college students. For example, GAO estimated that about 30 percent of colleges nationwide required students to have health insurance in academic year 2007-2008, and some states also have health insurance requirements for college students. Finally, some states have expanded dependents’ eligibility for private health insurance, which makes insurance more available to college students who obtain coverage as dependents.

Officials from the American College Health Association (ACHA)—an advocacy and leadership organization for college and university health—provided a technical comment, which we incorporated.

Percentage of Colleges Nationwide Offering Student Insurance Plans for Academic Year 2007-2008, by College Type

College type	Percentage of colleges offering student insurance plans
Four-year private nonprofit	71
Four-year public	82
Two-year public	29
Average of all colleges	57

Source: GAO random sample of 340 colleges.

Note: Differences in the estimates are statistically significant. All estimates are subject to a sampling error within plus or minus 10 percentage points.