

# South Dakota Division of Insurance

## Consumer Alert

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### College Health Insurance Needs

*Planning for College Should Include Health Insurance Considerations*

**As the fall semester approaches, college students and their parents should think carefully about the students' ongoing health insurance needs. A serious illness or injury could lead to catastrophic consequences for a college student without health insurance.**

### Coverage Through a Parent's Health Insurance Policy

The good news is that most health insurance policies cover dependents, who are full-time students, until the age of 23. Individual policies differ, so check with your health insurer about how the policy defines a full-time student and the maximum age of coverage. Most policies consider a student taking at least 12 credit hours per semester (6 or 9 in the summer) to be a full-time student. However, college students who marry will lose their status as a dependent under their parents' policy regardless of their age or status as a full-time student.

It is also important to know the difference between how a college student not living at home can obtain coverage through a Health Maintenance Organization (HMO) or a Preferred Provider Organization (PPO). For example, a student insured through an HMO may be outside the HMO service area of physicians and hospitals while away at school. If this occurs, the student likely will have coverage for emergency care, but may have to travel to a physician and hospital within the HMO service area for other care. Similarly, an insurer may pay benefits at out-of-network levels for students who are outside a PPO network. Check your plan provisions or speak with your insurer to know the level of

benefits provided when a student is away at school and outside the service area.

Be sure the college student has a copy of the relevant insurance cards and knows how to obtain any required approvals before seeking treatment.

### Student Health Insurance Plans

Students who don't have health insurance through a parent's health insurance policy, or who have limited coverage due to network service areas, may buy a student health insurance plan. Student plans are sold by an insurer that has contracted with a college to offer coverage to its students. In general, these plans have more limited benefits and more exclusions than traditional health insurance plans. For example, most student plans have limited catastrophic coverage of \$50,000 per accident or illness. Many policies also will exclude routine examinations and injuries sustained while under the influence of alcohol or drugs.

### Dental and Eye Care

Routine dental care and eye care generally aren't included as part of a health insurance plan, although many will cover non-cosmetic dental work that is medically necessary due to an accident. In addition, some plans may include limited coverage for dental procedures, such as the removal of wisdom teeth, if performed in a hospital. Finally, most health insurance plans do not cover expenses related to periodic eye examinations, glasses or contact lenses. But, most health insurance plans do cover medical care as a result of an eye disease or injury.

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