

College Students Have Health Insurance Options

(NAPSA)—Health insurance may not be the first thing on a parent's mind when sending a child off to college, but signing up for health coverage can be just as important as signing up for class.

College students face unique health risks when they leave home for school. Illness can spread quickly in tight living quarters, like dorms and shared apartments. And students with an active lifestyle and student athletes are at a higher risk of injury.

“Colleges and universities are aware of these increased risks,” explains eHealthInsurance executive Bruce Telkamp. “Many require students to have health insurance upon admission. There are a few options: a parent's health plan, a school-sponsored plan or the often-overlooked option of individual coverage. Some individual health insurance plans are specifically designed for students.”

Health coverage under a parent's plan or a school-sponsored plan can come with certain disadvantages, like a limited coverage area. If a student moves to a different city or state, benefit levels under a parent's health plan may be restricted. The same can be true of school-sponsored plans when the student is on vacation or home for the summer.

Individual health insurance plans, in turn, present some advantages. In many states, there's a wide range of individual plans to choose from, so students can find coverage for their specific needs. Most students won't have trouble qualifying for cover-



College students often have a unique set of health needs and should have insurance that provides appropriate coverage.

age and it can be quite affordable. A student can even take a semester off and still be covered, as long as he or she pays the monthly premium.

One of the benefits of an individual health plan designed specifically for students is that it typically won't limit coverage to a specific geographical area. Most student health plans allow students to see any doctor they want, no matter where they go, whether they're at school or home for the summer. And, typically, student health insurance plans will cover the student 365 days a year, not just during the academic year.

“When it comes to health insurance, students and their parents need to know their options. A licensed agent like eHealthInsurance can help them find the best match for their needs and budget,” says Telkamp.

To learn more, visit www.ehealthinsurance.com.