

features

Student health care planning

KATIE HARRIGAN  
Reporter

One out of five college students do not have a means of health insurance according to a study by the National Center for Biotechnology Information. This means 20 percent of young people do not have a form of financial security if they become sick, are involved in an accident or run into any other health issues.

Those without an insurance plan run the risk of not having a payment method if their health is suddenly in need of professional help.

Ashland University provides students with necessary coverage if they are not under their parents' plan or do not have insurance of their own. The annual cost is \$1,715 added to tuition and students can choose to either use this option, or waive the insurance if they are already covered outside of campus.

Luckily, young adults are permitted to be on their parents' health insurance until the age of 26 under the Affordable Care Act before they need to consider another means of

deductibles, out-of-pocket costs, co-pays and more. Giving thought to these factors will ensure the plan meets your requirements.

"I expect my insurance to cover basic doctor visits as well as urgent care," Beal said. She added that coverage for at least one ER visit per year would be beneficial.

Ashland University's administrative health assistant, Tina Oswalt said it is important for anyone to have some plausible form of health insurance to reduce the cost of medical bills and help the insured save money.

"If students have no other insurance coverage, they are mandated to have coverage through the group insurance plan through Ashland University," Oswalt said. "Ashland University Student Accounts handles the enrollment for the group insurance policy. All full-time undergraduate students are also covered under an accident policy that pays the first \$2,500 of usual and reasonable fees for injuries. The fee for the accident policy is included in tuition."

The Ashland University



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Physical wellness is a key component for AU's seven cornerstones of wellness.



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The student health center is located on the first floor of the Hawkins Conard Student Center.

coverage. This gives the student time to decide their personal health plan as they finish college and seek employment.

Junior nursing major, Anna Beal, is currently on her parents' plan. She believes having proper insurance means having the security of knowing that she has coverage in the event of illness.

"It is important to have health insurance because due to the amount of stress college students are under, our immune systems are weaker and we are more prone to getting sick," Beal said. "Insurance is a necessity to help pay for the cost of doctor's visits."

Once she reaches the age of independence from her parents' coverage, Beal hopes to acquire insurance from her place of employment.

Before selecting a personal insurance plan, some things to consider include premiums,

Health Center provides a number of services covered by the school insurance. This includes immunizations, acute illness care, injury treatment and more.

"The Student Health Center operates like a walk in clinic or doctor's office," Oswalt said. "There is a nurse practitioner, registered nurse and administrative assistant who work full time, and a physician who is available one day per week."

The Ashland University insurance is not only available for services on-campus, but can also be used in facilities that are off school grounds.

"The insurance offered to students provides coverage on or off campus for a period of one year," Oswalt said. A student can go to any provider of service, however, if students go to an in-network provider, there is less out of pocket expense to the student."

Oswalt said you can sign up for the health coverage and find a list of in-network health care providers on the Student Plans Center insurance company website.

Students with a plan can then have guaranteed assistance through the school when it comes to the high expenses of medical care.

Sophomore finance major, Cameron Deal obtained his health insurance through Ashland University and believes it is necessary to have even if he is a young and healthy student.

"It is important to have health insurance at any time in my life, regardless of what stage I am in," Deal said. "Your body can have anything happen to it at any time. To avoid financial catastrophe, it is imperative to have health insurance so you can have help paying your medical bills. Many healthcare services are undeniably expensive."

Deal said it alleviates stress to know he is not on his own when it comes to paying for medical costs. After school, he plans to find insurance through whatever job he may have in the future.

"After I graduate from college, I plan on financing my insurance through my employer," Deal said. "This is

cheaper than the alternative of funding your own insurance through self-pay or through the Affordable Care Act."

Some additional qualities Deal will look for in a health insurance provider include reasonable deductibles and premiums.

A health care option that you feel comfortable with will not leave you struggling to pay for everything out of pocket.

"To have a health plan means that you have a plan for any medical, dental, or vision expenses that you incur," Deal said. "While it does not cover everything, it covers a good portion so you are not left in financial hardship after covering your expected contribution. Having a plan allows you to receive the care that you need so that cost does not influence you to forgo a service you may need."

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AU students can waive their health insurance on the Student Plans Center website.