

Student Health Insurance

Exclusively for Coalition State Associations to offer their member schools
UnitedHealthcare Student Resources (UHCSR)

26COL5349



Introductions



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Agenda

- The current student health landscape
- Benefits of a student health insurance plan
- Impact on universities
- The UHCSR advantage
- Consortium plans
- UHCSR personal service
- Ancillary, virtual and behavioral services
- Q&A

Current student health landscape



2,637

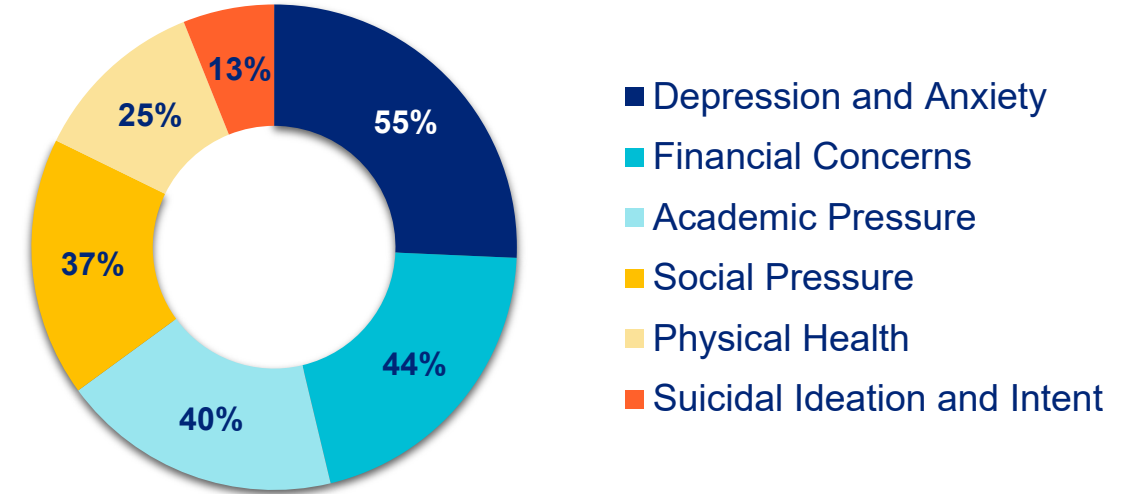
Total number of 4-year colleges & universities¹



Over 20%

of students on campus are uninsured¹

Survey reveals multiple stressors impacting student mental health²



25% of college students find mental health support "Too expensive."²

30% of college students *doubt their ability to graduate on time.*²

¹UnitedHealthcare Student Resources block of business of more than 400 colleges and universities, 2023.

²UNC White Paper, "Student Behavioral Health Report," 2024. All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 2,058, of whom 526 US college students, 529 parents of college students, 501 high school students, and 502 parents of high school students. Fieldwork was undertaken between 1st September - 12th October 2023. The survey was carried out online.

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Benefits of a student health insurance plan



Comprehensive coverage



Financial protection



Partnership opportunities



Easy administration



Value added benefits



Local access to network providers and pharmacies



Impact on universities

Health and well-being of students



Without adequate health insurance, some students may be less likely to seek necessary medical care, which could allow health concerns to go unaddressed. This may affect their academic performance and overall well-being.

Campus community impact



Untreated health needs may create challenges not only for the affected students but also for the larger campus community. This could include a higher likelihood of illness spreading, increased stress among peers and inconvenience to faculty.

Student retention and success



Limited access to health coverage might lead to higher dropout rates, as students may leave school to address health issues or financial concerns associated with medical costs. This may impact student retention rates.

Financial burden



Universities may face increased financial pressures, as they might need to provide emergency or uncompensated care for uninsured students. This may place strain on university resources and influence the financial sustainability of student health services.

Compliance with regulations



Not offering a health insurance option might make it more difficult to meet regulatory expectations related to student health coverage, potentially leading to legal and financial challenges for the institution.



The UHCSR advantage

- UHCSR has over 40 years experience servicing the unique needs of college students all over the country
- One of the largest provider networks in the U.S. with access to in-network services to students in school or at home.
 - Options PPO, Choice Plus, and United Behavioral Health are proprietary networks of UnitedHealthcare
- Negotiated UHC network provider rates for insured member school students
- All the benefits of an underwriter, claims administrator, provider network and service provider in one
- Schools get essential resources to offer and administer comprehensive and cost-effective student health insurance



Consortium plans

Meeting the needs of today's students

- Low out-of-pocket responsibilities for students*
- Unlimited Teladoc medical and mental health virtual visits
- UnitedHealthcare Global benefits include medical evacuation, repatriation, global emergency, and medical assistance abroad
- Coverage includes intramural and club sports**
- Access to prescription drugs with low copays*



*Benefits vary based on whether services are provided by a preferred provider or an out-of-network provider.

**ICS sports coverage is available in specific states.

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UHCSR personal service



We assign a dedicated Account Manager to each member school to manage the entire student health insurance experience.



UHCSR's enrollment team supports each member school with enrollment and waiver procedures, promptly handling emergency student insurance needs.



Customer service available via email or phone to support our member schools and their students.



UHCSR partners with Student Health and Counseling Centers to fully reimburse approved student services and waive deductibles and copays.





Ancillary, virtual and behavioral services

Behavioral Health Student Solutions (BHSS)

We are committed to offering customized solutions that provide students with the most appropriate resources based on their individual needs.

That's why we partner with industry-leading companies to provide students access to a variety of services to address the mental health issues many are facing.

Our BHSS can help students with:



Homesickness



Academic workloads



Depression and anxiety



Living away from home



Financial management



Crisis intervention



How we help



Personalized student support – anytime, anywhere.



Student Support



24/7 Crisis and In-the-Moment Support

Providing immediate access to master's level specialists at no cost.



Legal/Financial Stress Assistance*

Access to licensed professionals to help with legal and financial issues.



Living Well Portal*

Self-help tools and resources including articles, interactive learning, online courses and support groups.



CollegeLife Concierge*

A broad spectrum of pre-screened and qualified convenience resources.



Calm*

Personalized mental health programs that support whole health. Manage stress, improve sleep and enhance mindfulness anytime.

Premium access available for free as part of your benefits package



*Not available in New York

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Virtual visits

Through our relationship with Teladoc, students have access to HealthiestYou which provides access to doctors and mental healthcare from anywhere they are, even while traveling.



General medical

Talk to a licensed doctor 24/7 by phone or video from anywhere.



Mental health

Choose a therapist or psychiatrist and schedule an appointment by phone or video 7 days a week (7 a.m. to 9 p.m.)



Nutrition services

Work directly with registered dietitians to create personalized programs, meal plans, shopping guides and more.



Access at telehealth4students.com



New for Consortium schools

Introducing for the 26-27 plan year:

Peer support through Kindly Human

- New peer-to-peer support program connects students with peers who have been in similar situations
- Complements any existing peer program on campus and integrates with other services on campus
- Kindly Human is included for all student health insurance plan (SHIP) members and can be offered across the entire campus for an additional fee



Kindly, Human™

Kindly Human makes connection simple, accessible and meaningful.

 Visit kindlyhumanu.com/cccs for more information



Emergency travel services

UHCSR supports students through a comprehensive range of in-house solutions developed to enable better outcomes. UHCSR-insured students and dependents are eligible for Global Emergency Services.

Key assistance benefits include:

- Emergency evacuation
- Dispatch of doctors/specialists
- Medical evacuation
- Repatriation of remains
- Bedside for hospitalized person

Standalone coverage is available for voluntary purchase through our relationship with American College Student Association (ACSA) and Assist America.



Enabling a journey to success

Integrity

Honor commitments. Never compromise on ethics



Performance

Demonstrate excellence in everything we do



Innovation

Invent the future. Learn from the past



Compassion

Walk in the shoes of the people we serve and those with whom we work



Relationships

Build trust through collaboration





Q & A



Thank you

