

## Florida State University Mandatory Health Insurance Status Report

Beginning Fall 2007, Florida State University (FSU) began phasing in mandatory health insurance for full-time students. Newly enrolled students were required to either purchase the student health insurance plan or verify existing coverage via an online waiver program. Each new incoming group of students has had to meet the mandatory health insurance requirement, which has resulted in increased enrollees in the student health insurance plan.

### 1. Organizational Changes Implemented

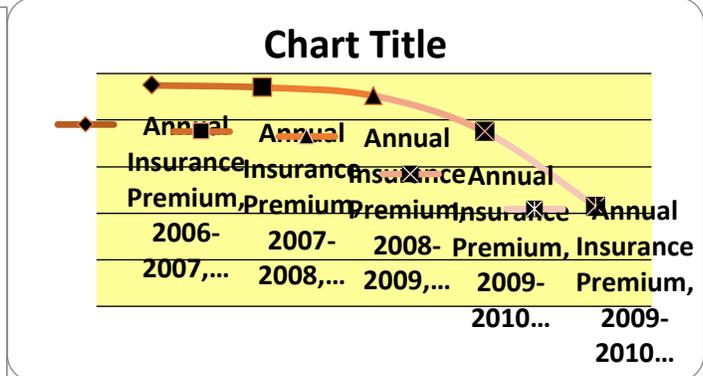
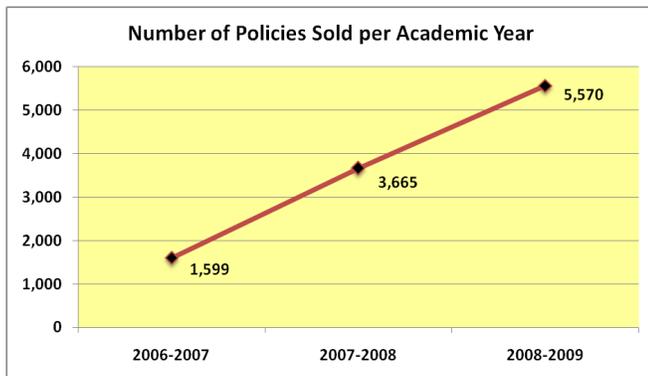
- Reorganized Medical Records to establish a Health Compliance Office (HCO) allowing students to meet immunization and health insurance requirements at one location.
- Health insurance purchase is eligible for inclusion in “cost of attendance” for financial aid consideration.

### 2. Technology

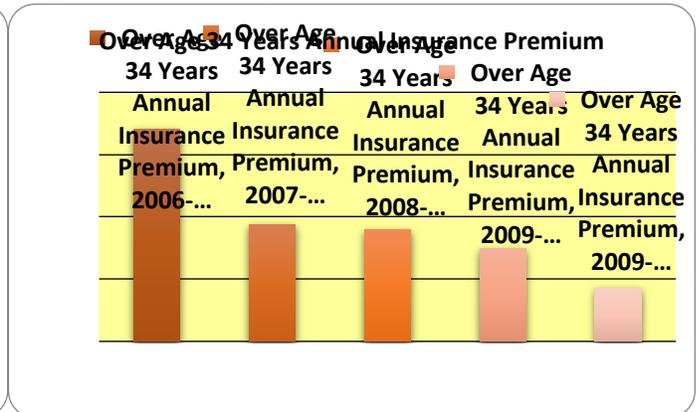
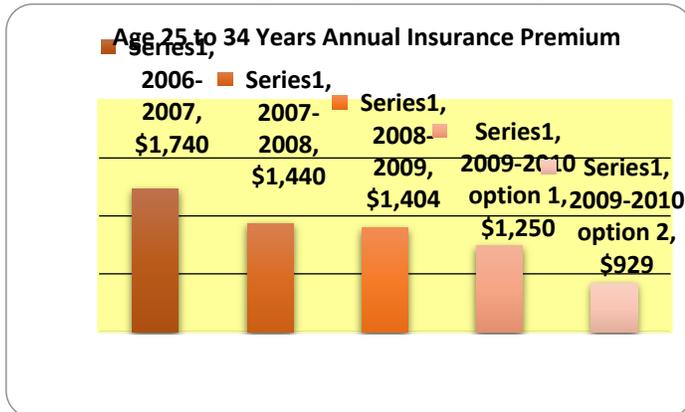
- Informational videos for parents and students have been posted on Health Center Web site.
- Online tutorials have been posted on Health Center Web site for purchasing the student health insurance or waiving insurance by entering current insurance information.
- Four computers have been set up outside the HCO for student use and assistance by staff.
- Registration has been blocked until insurance purchased or waived.

### 3. Health Insurance Premiums

- Since the implementation of mandatory health insurance, number of policies sold has increased resulting in premium decrease.
- The loss ratio for the 2006-2007 academic year, prior to mandatory health insurance was 110%.
- The loss ratio for the 2007-2008 academic year, post mandatory health insurance was 74%.



- Students over the age of 24 years old have experienced an even greater reduction in premiums.



### 4. Domestic Student Health Insurance Premiums (Student Only)

Academic Year	FSU	UCF	UF	USF
2008-2009	\$1,404	\$1,236	<25 yrs = \$1,350 >24 yrs = \$1,681	\$1,364
2009-2010	\$1,250-comprehensive \$929-basic	In negotiations	<25 yrs = \$1,391 >24 yrs = \$1,731	In negotiations

## 5. FSU Insurance Policy Sales by Class for the 2008-2009 Academic Year

Class	Enrollment	Policies Purchased	Percent of Policies	Percent of Class
Freshman	5,093	407	8%	8%
Sophomore	6,371	523	9%	8%
Junior*	8,524	927	17%	11%
Senior*	9,656	905	16%	9%
Graduate	8,370	2,808	50%	34%
<b>TOTAL</b>	<b>38,014</b>	<b>5,570</b>	<b>100%</b>	<b>15%</b>

Note: Except for transfer students, class is not subject to mandatory coverage; total does not include unclassified students.

## 6. Center for Academic Retention and Enhancement (C.A.R.E.) – Fall 2007

- The mission of C.A.R.E. is to contribute to the successful retention and graduation of undergraduate students attending FSU. Based on the responses below from the parents of these students, mandatory health insurance is not a deterrent to obtaining a college education.
- 92% of parents of incoming C.A.R.E. students indicated they had health insurance for their student.
- 18% of C.A.R.E. parents indicated that their student had health issues that would need to be followed while they were attending FSU.
- 96.4% of C.A.R.E. parents felt that it was important for college students to have adequate health insurance.

## 7. Medical Withdrawals – FSU Results from Fall 2007 SUS Survey

- 14% of students who medically withdrew from FSU did not have health insurance.
- 69% of those students who medically withdrew indicated a mental health condition was the reason for interrupting their education.
- Psychiatric services are not affordable for most students without the assistance of health insurance. In the aftermath of the Virginia Tech shootings, mental health for college students must be available and affordable.

## 8. Surveys of FSU Parents and Graduate Students – January 2009

- 62% of surveyed FSU parents and 66% of surveyed FSU graduate students preferred the \$1,250 comprehensive health insurance plan versus the \$929 basic plan.
- In the free response section, 25% of parents responding expressed appreciation for the health insurance safety net.

## 9. Preventative Medical Care

- Data collected from randomly selected FSU students during the Spring 2008 for the National College Health Assessment (NCHA) showed an increase in preventative medicine through immunizations when compared to the Spring 2007 assessment, prior to mandatory health insurance.
- 9.1% increase in Meningococcal (Meningitis) immunizations.
- 4.1% increase in Varicella (chicken pox) immunizations.
- 3.1% increase in Hepatitis B immunizations.

## 10. Death Benefits

- Two families in the past two academic years have benefited from the \$10,000 accidental death benefit when the student who had purchased the student health insurance was killed in an automobile accident.

## 11. Academic Retention

- In the Spring 2008 NCHA, randomly selected FSU students were asked “Within the last school year, have any of the following affected your academic performance: Depression/Anxiety Disorder/Seasonal Affective Disorder?” Responses were compared to the Spring 2007 assessment.
- There was a 4.1% decrease in the number of students who reported receiving an incomplete or dropping a course as a result of their depressive disorder since the implementation of mandatory insurance.

## 12. Student Health Centers

- Many students of the 21<sup>st</sup> century arrive on campus with complex medical issues such as diabetes, hypertension, cancer, eating disorders, psychiatric diagnoses and organ transplants. Many more are diagnosed with those conditions while they are at FSU. If these students are to be successful in their academic careers, their health issues must be monitored, treated and well controlled. Health insurance is very instrumental in achieving those outcomes, resulting in academic retention.