College students, particularly those over 18, may not be covered by their parent’s insurance policy once they leave home. If this is the case, then it’s time to look into student health insurance.

Health insurance for college students is not an extravagance. Active students have a high rate of injury, and viruses can easily infect large student populations. Given how expensive college is before any unexpected medical bills, you don’t want to take on the two expenses at once.

Thankfully, the cost of student health insurance is very reasonable. A college student away from home without health insurance can easily spend more money on health care for pneumonia or a broken leg than the cost of a student health insurance policy itself.

**Compare student health insurance rates and benefits**

Rates and benefits can vary widely across different insurance providers. You need to comparison shop for insurance – just like you would for anything else. Don’t be shy about comparing insurance plans and companies. Here’s a short list of some of the questions you should ask after you get your free health insurance quotes:

- What’s the deductible?
- How much will this cost – and how does the cost change with different deductibles?
- What am I not covered for (for example, some insurance companies don’t cover sports injuries)?
- Are there restrictions on which physicians I can use?
- Do I need a referral to see a specialist?
- What if I get sick or hurt while I’m traveling?
- Do I need pre-approval from the insurance company before I can see a health-care provider?

These are basic questions – but don’t limit yourself to these questions alone.

Here is an example of the types of websites available to help you in your search for student health insurance:

**Anthem Blue Cross:**
- [www.tonikhealth.com/ca/](http://www.tonikhealth.com/ca/)

**Kaiser Permanente:**
- [https://studentnet.kp.org/wps/portal](https://studentnet.kp.org/wps/portal)

**Other:**
- [www.studentshealthinsurance.com](http://www.studentshealthinsurance.com) (International Students)
- [www.healthinsurancefinders.com](http://www.healthinsurancefinders.com)
- [www.studentselect.com](http://www.studentselect.com)
- [www.studenthealthplan.com](http://www.studenthealthplan.com)
- [www.bayhealthinsurance.com](http://www.bayhealthinsurance.com)
- [www.statefarm.com](http://www.statefarm.com)
- [www.netquote.com](http://www.netquote.com)
- [www.ehealthinsurance.com](http://www.ehealthinsurance.com)
- [www.esurance.com](http://www.esurance.com)

**Terms you should know:**

**Deductible:** a deductible is the amount of money which the insured party (you) must pay before the insurance company’s own coverage plan begins, which means if you have a $500 deductible you have to pay $500 before your insurance kicks in. You can lower your deductible by paying a higher premium.

**Premium:** an insurance premium is the total amount you pay to the insurance company for coverage

Ex’pression College does not provide student health insurance. We do not endorse any of the above companies. We are merely providing them to you because we feel that health insurance is important and we encourage our students to have health insurance. It is important that you find the best coverage for you. More information on health insurance companies can be found online.