

**New Jersey State Colleges and Universities**  
**Risk Management**  
201 Mullica Hill Road  
Glassboro, NJ 08028-1701

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(856) 256-4338 Fax (856) 256-4431 [oloughlin@rowan.edu](mailto:oloughlin@rowan.edu)

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From: Chuck O'Loughlin, Risk Manager New Jersey State Colleges and Universities

Re: Student health insurance

This year student health insurance cost will be increasing from \$250 to \$715 annually for undergraduate and from \$361 to \$1,033 for graduate students. The coverage being provided by the new student health insurance plan has been improved in keeping with the premium increase. The new policy will have a \$50,000 per accident or illness policy limit with a \$1,000 prescription drug benefit and \$750 in wellness benefits. Students who have other coverage available will be able to waive out of the student health insurance plan.

New Jersey Statute **18A:62-15** provides in part that:

1. Every student enrolled as a full-time student shall present evidence of the health insurance coverage required by subsection a. of this section to the institution at least annually.
2. The State Department of Health shall require all public and private institutions of higher education in this State to offer health insurance coverage on a group or individual basis for purchase by students who are required to maintain the coverage pursuant to this section.

In addition to the State mandates, the United State Department of Health and Human Services has issued proposed regulation that would establish rules for student health insurance coverage under the Public Health Service Act and the Affordable Care Act. In view of the new federal health care legislation which mandates the phasing in of substantial improvement to the standard college student health insurance policy, the Colleges collectively decided to proactively address the problem and we are proud to present our students with a greatly improved student health insurance plan.

As the new federal health care laws and regulations are implemented over the next several years we know that we will be required to improve the level of coverage offered by our plan and consequently the cost of the premium will continue to increase due exclusively to those mandated changes.

The new federal healthcare laws also require parents' health care policies to provide coverage for dependent up to age 26, so we encourage our students to investigate that possibility as an alternative to the student health insurance. Students should also explore their eligibility for public health benefits before deciding whether or not to waive out of the student insurance program.

## New Jersey State Colleges & Universities

### Top Benefit Changes from 10-11 to 11-12 School Year

#### Top Inpatient Benefit Changes

1. The Room & Board Maximum of \$500 per day has been removed.
2. The Hospital Miscellaneous Expense Maximum of \$2,000 has been removed.
3. The Surgeon Fee Maximum of \$2,000 has been removed.
4. The Physician Visit Maximum of \$100 per visit/\$750 maximum per injury or sickness has been removed.
5. The Psychotherapy Maximum of \$30 per visit has been removed.

#### Top Outpatient Benefit Changes

1. The Surgeon Fee Maximum of \$2,000 has been removed.
2. The Day Surgery Miscellaneous Expense Maximum of \$1,500 has been removed.
3. The Outpatient Miscellaneous Maximum of \$1,000 has been removed.
4. The Physician Visit Maximum of \$100 per visit/\$1,000 maximum per injury or sickness has been removed.
5. The Physiotherapy Maximum of \$35 per visit/\$150 maximum per injury has been removed.
6. Medical Emergency Benefits are no longer subject to the \$1,000 Outpatient Miscellaneous maximum.
7. Diagnostic X-Ray, Laboratory Services, Tests and Procedures and Radiation and Chemotherapy benefits are no longer subject to the \$1,000 Outpatient Miscellaneous maximum.
8. The Prescription Drug benefit has been increased from a \$500 annual maximum benefit to a \$1,000 annual maximum benefit.
9. An Urgent Care Benefit has been added.