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Home » Money Management » student insurance » Health Insurance Advice for Students



## Health Insurance Advice for Students

By Victor Chou,  
10/08/2008

I hope that these articles have emphasized the importance of looking after your health and protecting against the unexpected. In summary, I'd like to review some of the most important points from the previous five articles.

**1. Plan ahead!** If there's one point I want everyone to remember, it's to plan ahead. No one is invincible. When you're young, you might feel that way, but I've seen too many cases where a young person's health and financial future was

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destroyed in the blink of an eye. Unfortunately, there are many bad things that we can't prepare for, but not being able to get quality health care and being saddled with huge amounts of debt because you didn't have insurance shouldn't be one of them. Quality insurance plans are available for the young and healthy. You just have to do your homework and find them.

**2. Cut your costs safely.** In some circumstances, you can cut your medical costs dramatically without compromising the quality of your care. Using the student health center, asking for generic medications, and practicing good preventive health habits can go a long way toward saving you big money in the long run.

**3. All in the family.** The best situation for most college students is remaining as a dependent on your parent's health insurance plan. However, there are some limitations with this approach, so please know the pros and cons for your particular situation.

**4. Stay in school?** Some school sponsored plans have severe limitations and provide inadequate coverage. Other school plans, however, are very inexpensive and provide comprehensive coverage that will meet your needs. Please make sure that you research your school's plan carefully and that it will protect you in the event of a serious medical illness.

**5. Consider an individual HDHP plan.** If staying on your parent's plan isn't possible or your school's insurance plan is not adequate, consider purchasing an individual high deductible health plan (HDHP). These plans are offered by most major insurance companies like BlueCross, Humana, and United and are usually available to young, healthy adults for less than \$100 a month. Keep in mind that you'll still have out-of-pocket expenses with these plans, but they can be financially life-saving in the event of serious illness.

I hope that you've found these articles to be informative, yet enjoyable. I know that for most college students, with everything going on in your lives, health insurance is the last thing on your minds. But it is an important thing to think about, and I encourage all of you to take a moment to make sure that you're well protected.

Dr. Victor Chou is available for additional interviews and can be reached through his website [www.choumd.com](http://www.choumd.com).

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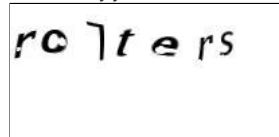
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