Out of State Students

It is especially important for out-of-state students to verify their insurance coverage if they are intending to use their parent’s insurance carrier. Remember, young adults may stay on their parents' health insurance policies (as dependents) until the age of 26.

Questions to consider are:

- How will my coverage work if my student is sick and needs to go off campus to the doctor?

- If my student is referred to a specialist, can they see one in New Orleans or do they need to come home to be covered?

Other considerations:

- If your student can use your health insurance plan, do some research, especially if you’re covered by a Health Maintenance Organization (HMO) or Preferred Provider Organization (PPO). These plans typically have approved health care providers, or in-network providers. You need to be sure that your student's college is in a place where there are in-network providers or that your plan has out of network benefits. Going out of network can mean your costs aren't covered, which can quickly become expensive.

- If you don't have medical coverage or your coverage is limited, consider buying the student health insurance through his or her college. Most student health plans have minimal eligibility requirements and merely require the student to be full-time. You can often find lower insurance rates for your student with the college's group plans than with individual policies.