



**Maryland**  
INSURANCE ADMINISTRATION

# CONSUMER ADVISORY

## HITTING THE BOOKS ON INSURANCE FOR YOUR COLLEGE BOUND CHILD

As students head off to college, the Maryland Insurance Administration (MIA) urges young adults – and their parents – to get smart about insurance.

Young adults living away from home may or may not be covered by their parents' property, auto and health insurance. It is a good idea for parents to carefully review their homeowners, auto, and health insurance policies to determine exactly what is – and what is not – covered for their students.

Whether your student lives in college housing or an apartment, they will likely have valuables such as a computer, TV, stereo and video game systems that could be stolen, damaged, or destroyed in a covered loss. Parents, check your homeowners policy to find out whether it will cover your student's possessions while away from home. If your student will be living in an off-campus apartment, renters insurance may be an option for them. Renters insurance can provide coverage not only for your student's possessions, but also for additional living expenses if their apartment is uninhabitable, and liability coverage if there is damage to the apartment for which your student is determined to be negligent.

Doing your homework on auto insurance can also pay off. Many companies offer a discount if your student is attending school over a certain distance away and will not have regular access to the family vehicle. Many insurers also offer a discount for good grades. In addition, if your student will be keeping a car on-campus, it is important that you notify your insurer of this information.



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Students who are under the age of 26, may be eligible to be covered or stay covered under a parent's health insurance policy or HMO plan. However, even if your student is covered by your health insurance policy, access to benefits may be more limited while your student is away at college, especially if they will be living out-of-state. It is important to check with your health insurer to see if your plan covers the campus health clinic, local physicians, and/or local hospitals. For example, a student insured through an HMO may be outside the HMO's service area while away from home. If this occurs, your student will likely still have coverage for emergency care, but not for other routine care. If you have a PPO plan, the insurer may pay benefits at out-of-network levels for students, unless the student uses a local provider that participates in the local plan's PPO network.

Since your student will be away from home, it is also a good idea to make sure they have a copy of any health insurance cards (medical, prescription and/or dental), and knows how to obtain any required approvals before seeking treatment.

Students who don't have health insurance through a parent's health insurance policy, or who have limited coverage due to network service areas, may be able to buy a student health plan. Student health plans are offered by an insurer that has contracted with a college to offer coverage to its students. In general, these plans have more limited benefits and more exclusions than traditional health insurance plans, and most will exclude routine examinations. It is a good idea to discuss your plans for health insurance with your student. Some colleges and universities automatically enroll students in the student health plan and charge premiums to their student account, unless your student requests a waiver.

It is important to review your policies to learn exactly what is covered and speak with your producer (agent or broker) or your insurer regarding any questions you may have. You may visit the MIA's website, [insurance.maryland.gov](https://www.insurance.maryland.gov) for additional information and to view the video "Back to School Insurance Tips" at <https://www.youtube.com/watch?v=21VtVtLknaY>. You can also contact the MIA at 410-468-2000 or 1-800-492-6116 for further assistance.



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