

As students head to college check on insurance

Kansas Insurance Commissioner Sandy Praeger believes it's important to check changing insurance needs as Kansas college classes begin, especially when it comes to health insurance and identity theft.

"College students across Kansas want their school experiences to be positive and rewarding," Commissioner Praeger said. "With the changes in health insurance coverage contained in the new federal law, and the increased need to be vigilant with identity issues, it's important to review the coverages available for both."

Health insurance

Beginning Thursday, Sept. 23, the health-care law passed earlier this year allows nearly all young adults up to age 26 to stay on their parents'

insurance. Prior to this, many health insurance policies covered dependents who were full-time students until age 23.

Coverage with the new law extends benefits to adult children regardless of marital status, financial dependency, enrollment in school or residency.

Insurance companies are required to notify customers of their opportunity to enroll in this coverage, and the coverage may not take effect until the next open enrollment period of the parents' health plan after Thursday, Sept. 23.

"Some companies have already voluntarily implemented this provision, Commissioner Praeger said. "But in some cases, it might be until the beginning of 2011 before stu-

dents can again be on their parents' coverage plan."

Until the coverage takes effect, there are other options for those students currently without health insurance. One is a student health insurance plan. These plans are sold by an insurer that has contracted with a college to offer coverage to its students. Not all schools have such plans and the benefits and coverages may vary widely.

Another option is purchasing a traditional individual plan. For healthy young people plans such as this could possibly provide catastrophic coverage and preventive benefits at an affordable premium.

Whatever the choice for this fall, a college student should have a copy of the relevant insurance cards and

know about obtaining provider referrals and approvals (if necessary) before seeking treatment.

If the student is covered under a family's plan which includes a provider network, check to see if the student will be outside the network service area while away at school. If the insurance company contracts with a preferred provider organization, the insurer may pay benefits at out-of-network levels if the student is outside of the network. Check plan provisions to find out what level of benefits are provided.

Identity theft

Identity theft is one of the fastest-growing crimes in the U.S., costing victims more the \$5 billion annually.

"College students are more likely

to be hit by identity thieves because they are sometimes unprepared to protect themselves when the steady stream of requests for personal information begins," Commissioner Praeger said.

Identity theft insurance cannot protect a parent or student from becoming a victim of identity theft and it does not cover direct monetary losses incurred as a result. Instead, identity theft insurance provides coverage for the cost of reclaiming the parents' or student's financial identity — such as the costs of making phone calls, making copies, mailing documents, taking time off from work without pay (lost wages) and hiring an attorney.

Parents can check to see if their homeowner's policy includes iden-

tity theft insurance, and, if so, ask their insurance agent is this extends to their student living away from their primary residence. If not, homeowners might be able to purchase an endorsement to amend such coverage.

If the student is renting an apartment, ask if his or her renter's insurance covers identity theft, or if that could be added to the policy.

"There's plenty for parents and students to worry about when the students are headed back to school," Commissioner Praeger said, "A little insurance preparation for unforeseen problems can certainly add some piece of mind for everybody."

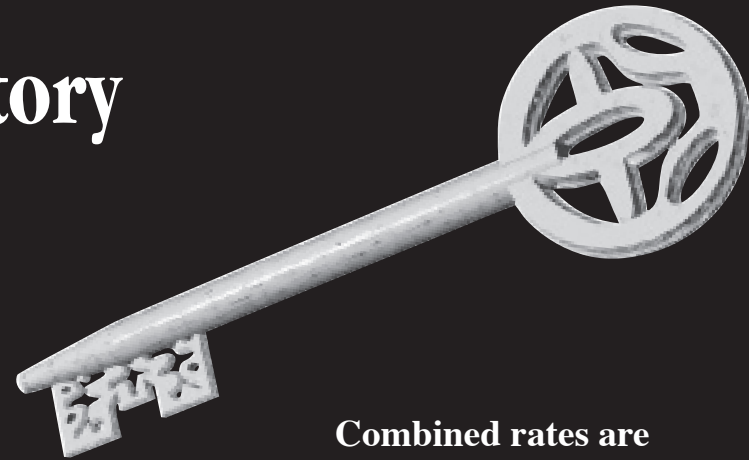
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