



Good health is essential to student's academic success and adequate insurance provides the opportunity to receive quality health care. Unexpected medical bills can threaten students' ability to complete their education should they be uninsured or have inadequate coverage

To protect against this prospect, The Coalition for College Cost Savings has worked with UnitedHealthcare to develop a Student Accident & Sickness insurance plan for its Member Organizations to provide options to their member schools and their students and families.

## Program Highlights

- **Consortium Underwriting:** While under a national umbrella agreement with The Coalition, underwriting is done state by state at the member consortium level to ensure the most attractive rates and long term plan stability. As each state association grows, this risk is spread across a large population of students creating better rate stability and allowing for more comprehensive benefits.
- **Economies of Scale:** Collaboration on a national and state basis versus an individual campus allows for a more competitive expense structure for consortium programs, lowering costs for students and their families.
- **Program Duration:** In order to fully develop a new consortium program and allow for maximum rate stability, The Coalition has followed the best business practice with an initial commitment of five (5) years.
- **Flexible Plan Architecture:** Plan designs within any consortium can vary by identified need. UHC experience and technology allows for multiple plan structures, customized effective dates and multiple Student Health Centers' referral requirements as well as billing needs.
- **Plan Communication:** Plan materials are customized and delivered to each institution's specifications: Centralized by campus or directly to students.
- **Plan Reporting:** Customized reporting technology provides reports by plan or by institution. Utilization reports, insured counts, prescription utilization and large claim reports are typical reports provided.
- **UnitedHealthcare PPO Networks:** Over 563,000 doctors and 4,858 hospitals nationwide provide superior access to quality care.

## Contact

### First Risk Advisors

David Opperman  
dopper@firstriskadvisors.com  
(267) 880-2300

### The Coalition

Harry Goldberg  
[harry@thecoalition.us](mailto:harry@thecoalition.us)  
(610) 348-5664

*This contract is available to you because of your membership with your higher education member organization and their partnership with The Coalition for College Cost Savings.*