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Lookout Mountain Group Endorses Proposed Federal Regulations for College Student Health Insurance Plans

The Lookout Mountain Group (LMG), a non-partisan study group of college health and higher education professionals, has endorsed the proposed [federal regulations](#) released last week by the United States Department of Health and Human Services (DHHS) for college and university-sponsored student health insurance plans. Jim Mitchell, Spokesperson for the LMG, stated "The proposed regulations will assure that college student health insurance plans will be greatly improved for the 2012-13 plan year, with coverage that is on a clear path toward meeting long-standing national [standards](#) published by the [American College Health Association](#)." DHHS appropriately noted that many student health insurance plans do not presently provide adequate coverage.

While there are concerns that should be addressed in the final regulations, the overall intent of the regulations will greatly improve the insurance status of more than 2 million college students covered by the affected programs. Even though the cost impact for complying with the regulations may be much greater than projected by DHHS, Mr. Mitchell noted that "High quality student health insurance programs will be an outstanding value compared to health insurance options provided by many employer-sponsored health plans and the forthcoming insurance options in the state exchanges." The LMG is also encouraged by the initial favorable assessment of the regulations by [Aetna Student Health](#), [The Commonwealth Fund](#), the [American College Health Association](#), the [Young Invincibles](#), and other organizations.