



Extended Health Insurance for Post-Secondary Students: Limited Support for Students with Mental Health Problems

What is this research about?

Almost half of young adults aged 19-25 years old have experienced a psychiatric disorder in the last 12 months. They are particularly at risk of mental health problems such as anxiety, depression, and substance misuse. Many of these young adults participate in post-secondary education. Many campuses have well established counseling services, but these are often hard pressed to keep up with the demand for service. Extended health insurance plans are an additional way to provide support for students to obtain mental health services. This includes psychotherapy or counseling.

What did the researchers do?

The researchers reviewed the extended health insurance plans available to undergraduate students at colleges and universities across Canada. Educational programs with a for-profit structure were excluded. Information from 210 post-secondary institutions was collected. Researchers then evaluated the extent of coverage for prescription medication and for psychotherapy and counseling services.

What you need to know:

Almost half of young adults aged 19 to 25 years old have experienced a psychiatric disorder in the last 12 months. A majority of post-secondary institutions offer extended health plans that cover common health services that students may require. Coverage for medication is usually adequate to cover common mental health problems. However, coverage for psychotherapy or counseling is usually very limited and not adequate to provide for students experiencing common problems such as anxiety or depression. Given the high level of mental health concerns in post-secondary institutions, it is important for campuses to develop comprehensive mental health strategies.

What did the researcher find?

68 per cent of universities and 41 per cent of colleges provided extended health insurance coverage. In those institutions with coverage, the maximum amount for prescription medication would adequately cover the yearly average cost of most

medication treatments for problems such as anxiety or depressive disorders. Coverage for psychotherapy or counseling, on the other hand, is severely lacking in most institutions, with many having plans that cover a maximum of 2 or 3 visits per year. 50 per cent of plans also require a physician's referral for counseling services which may cause delays in receiving help.

How can you use this research?

Health care providers can use this information to understand gaps in the services available to students and to advocate for better coverage in extended health insurance plans.

Student associations that purchase the plans from the insurance industry can negotiate for more adequate coverage for students who require psychotherapy or counseling.

College and university administrators can work with other stakeholders to establish comprehensive mental health strategies for their campuses to insure that the institutions are doing enough to promote mental health and to provide services for students with mental health problems.

Insurance providers can develop plans that more adequately cover services for common mental health problems.

About the Researchers

Monica Nunes has a Masters of Public Health from the University of Toronto. At the time of this research, she was the Project Coordinator for the Mobilizing

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Citation

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Keywords

Young adults, mental health, post-secondary education, health insurance, students.

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