



Ohio Legislative Service Commission

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Fiscal Note & Local Impact Statement

Bill: [H.B. 348 of the 130th G.A.](#)

Date: February 10, 2014

Status: As Introduced

Sponsor: Reps. Henne and Hagan

Local Impact Statement Procedure Required: No

Contents: Prohibits state higher education institutions from requiring students to be covered by a health insurance policy or a health care benefits plan as a condition of enrollment

State Fiscal Highlights

- The bill may lead to reduced participation levels in student health insurance plans offered by universities.

Local Fiscal Highlights

- No direct fiscal effect on political subdivisions.

Detailed Fiscal Analysis

Background

According to information gathered by the Inter-University Council (IUC), 13 of the 14 four-year universities (including the Northeast Ohio Medical University (NEOMED)) offer student health insurance.¹ Four of the 13 universities (Akron, Cleveland State, Kent State, and Youngstown State) offering insurance do not require insurance coverage for domestic students, but do require it for international students. Cleveland State and Youngstown State also require insurance for all students living in their residence halls. Eight other universities (Bowling Green, Cincinnati, Miami, NEOMED, Ohio State, Ohio, Toledo, and Wright State) do require health insurance but, generally, allow for a waiver from having to obtain the student health insurance offered by the university. Central State is the only university that requires all full-time students (12 or more credit hours per semester) to enroll in its student health insurance plan.

According to the IUC survey, of the roughly 305,000 students enrolled in one of the 13 four-year universities in the current school year, about 40,000 students (13.1%) are enrolled in a student health insurance plan offered by the school. The remaining 86.9% of the enrolled students presumably have insurance through another provider or do not carry insurance.

The bill

The bill prohibits a state higher education institution from requiring any student enrolled at that institution to be covered by a health insurance policy or a health care benefits plan and from automatically enrolling any student in such policies or plans offered by the institution. This may lead to a decrease in participation in student health insurance plans provided by universities. These plans are generally sponsored by the university itself, or the IUC.

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¹ Shawnee State is the only university that neither mandates health insurance coverage for any of its students nor offers its own health insurance plan to its students.