

GAO Highlights

Highlights of [GAO-25-107024](#), a report to congressional requesters

Why GAO Did This Study

In 2022, about 19 million students were enrolled in nearly 3,900 degree-granting colleges. College costs include not just tuition and fees but expenses for basic needs, such as food, housing, and the costs of health care and coverage. The Patient Protection and Affordable Care Act contains several provisions that expand health coverage options that may be available to students, including requiring certain health plans to cover dependent children until age 26 and allowing states to expand Medicaid eligibility to certain low-income adults (expansion states).

GAO was asked to review college student access to health coverage. This report examines (1) how health coverage among students has changed since the enactment of the Patient Protection and Affordable Care Act and barriers students face in obtaining coverage, (2) factors selected colleges considered in deciding whether to offer health coverage and how these colleges helped students navigate coverage options, and (3) federal agencies' actions to support colleges' efforts to help students obtain coverage.

GAO analyzed the most recent data available from Census Bureau surveys on students' health coverage and a nongeneralizable American College Health Association survey. GAO interviewed administrators from 12 colleges selected to reflect variation in size, degree program length, and other college characteristics; representatives from 17 stakeholder groups, such as student organizations and companies that administer student health plans; and officials from HHS and Education.

View [GAO-25-107024](#). For more information, contact Melissa Emrey-Arras at (202) 512-7215 or emreyarrasm@gao.gov or John Dicken at (202) 512-7114 or dickenj@gao.gov.

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HIGHER EDUCATION

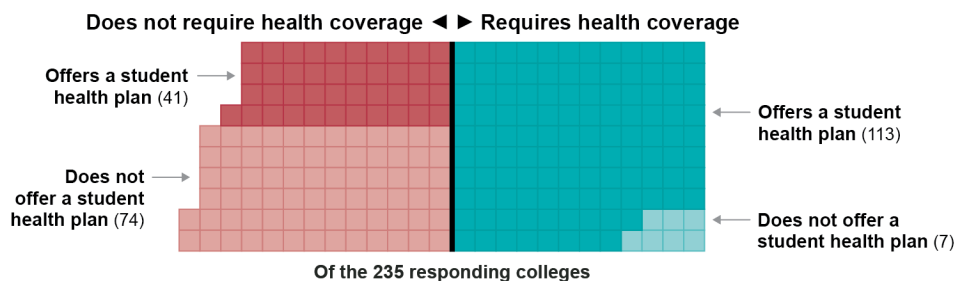
Students' Health Coverage Rates Have Improved, but Barriers to Coverage Remain for Some

What GAO Found

Health coverage rates among undergraduate and graduate students have increased since the enactment of the Patient Protection and Affordable Care Act in 2010, from an estimated 81 percent in 2010 to 92 percent in 2022, according to GAO's analysis of Census data. However, as of 2022, an estimated 1.6 million students still lacked coverage, including greater proportions of students from certain historically disadvantaged racial and ethnic groups, students in Medicaid nonexpansion states, and certain nonworking students. Multiple stakeholders and administrators at selected colleges said that some students face barriers to coverage, including costs, a lack of covered care year-round for out-of-state students, and a lack of affordable options in Medicaid nonexpansion states.

Colleges vary in whether they require health coverage or offer student health plans, according to nongeneralizable survey data from a sample of 4-year colleges (see figure). Administrators GAO interviewed from five of 12 selected colleges said their college required coverage and offered student health plans to meet state requirements or to support students' access to health care. Administrators from the other seven selected colleges said their college did not require or offer coverage because of cost concerns or lack of student demand.

Responding Colleges' Health Coverage Policies, 2022–2023 Academic Year



Source: GAO analysis of American College Health Association student health plan survey data. | GAO-25-107024

A few selected colleges provided students with information about their coverage options beyond a college's student health plan, and about health coverage concepts more broadly. Students can still face challenges navigating their health coverage options because, according to stakeholders and college administrators, they may lack an understanding of health coverage concepts, may not prioritize obtaining health coverage, and may need to weigh complex factors to find coverage that best meets their needs.

The Departments of Health and Human Services (HHS) and Education have undertaken various efforts to increase students' awareness of and enrollment in health coverage. For example, HHS has a webpage that guides students through their options for enrolling in certain health plans. Additionally, in 2023, Education published a letter and hosted a related webinar for colleges intended to encourage them to inform students with Medicaid about their potential loss of coverage. At the time, some students were about to be disenrolled from Medicaid due to the end of the COVID-19 public health emergency.