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College Students' Perceptions and Experiences With Health Insurance

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Objectives

Most research on perceptions of health insurance has examined gender- and race-based differences across sections of the adult population. This is the first study to examine differences based on demographic characteristics of undergraduate college students' coverage and perceptions of health insurance.

Methods

The participants were undergraduates at 12 of the 13 public universities in Ohio. Valid and reliable 40-item questionnaires (n = 1800) were equally distributed to faculty at 12 public universities.

Results

A total of 1367 (70%) surveys were completed. Most students (59.9%) believed that the federal government should have the primary responsibility to ensure that Americans have health insurance and 53.3% felt that the best way was through universal health insurance from the federal government. Perceptions varied by race, political affiliation, and health insurance status.

Conclusions

Undergraduate students appear to have formed opinions about health insurance similar to general adult populations. These perceptions may have been obtained by transfer of perceptions from family and friends. A more formalized undergraduate education approach to educating future leaders of society regarding health insurance should be considered. Policy changes to reduce disparities in health status among groups of college students must be explored.

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Keywords

health insurance; health care; health disparities

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