

CAMPUS CARE ACT

Making student health care predictable.

Health care shouldn't be a surprise.

When higher education institutions require health insurance, that coverage must be understandable, predictable, and usable. College students currently face confusing out-of-pocket costs, high deductibles, and financial penalties when campus health centers cannot provide necessary care.

The **Campus Access, Medical Predictability, and University Student Cost Equity Act (CAMPUS CARE Act)** establishes statewide standards for student health coverage, removing unnecessary financial barriers.

Core Protections for Students

\$0 Deductibles

Students shouldn't spend thousands out of pocket before their plan pays for covered care. The CAMPUS CARE Act mandates a \$0 deductible for all covered services.

Predictable, Fixed-Dollar Copays

Students deserve to know what they owe. The bill prohibits confusing percentage-based coinsurance, requiring permissible cost sharing to be expressed as a fixed-dollar copayment.

Campus-Equivalent Cost Sharing

If a campus health center lacks the resources for a medically necessary service, students shouldn't be penalized for seeking off-campus care. In-network off-campus care will cost no more than the standard campus-equivalent rate.

Strong Referral Protections

A campus health center referral creates an automatic presumption that the service was unavailable on campus. Students will not need "second referrals." The burden of proof falls entirely on the insurer.

Emergency Care Access

The bill explicitly states that students are never required to obtain a campus referral before receiving emergency or medically time-sensitive care.

The No Surprise Student Bill of Rights

The Right to a Fair Estimate: Before receiving scheduled, nonemergency care, students can request a clear, written estimate of expected out-of-pocket costs. Insurers cannot later issue a materially higher bill based on the same information, preventing post-treatment sticker shock.

Protecting University of California (UC) Students

The framework ensures students in the University of California's self-funded program (UC SHIP) receive substantively equivalent protections. This is achieved through conditions attached to specified General Fund appropriations, maximizing alignment with state and federal law.

Join the movement to protect student health care.

Learn more, read the bill, and get involved at StudentsForCARE.org