

## Sink or Swim: Comparing Healthcare Utilization Under UCSHIP and Other Insurance Plans

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### Introduction

- 54% of all UCSD students are enrolled in the university's health insurance plan (UCSHIP), while 46% opted out.<sup>1</sup>
- 54% of college students are under their parent's health insurance, 21% are enrolled in a university health insurance plan, and only about 2.5% utilize self-bought health insurance.<sup>2</sup>
- 72% of college students and recent college graduates indicate that finding health care coverage remains difficult.<sup>3</sup>

### Objective

To identify if different types of healthcare coverage have an effect on the rates of healthcare utilization amongst UCSD undergraduate students ages 18-25.

### Hypothesis

Students enrolled in university health insurance plans will display higher rates of healthcare utilization compared to students who are enrolled in health insurance plans from other sources, such as a parent's plan or self-bought plans.

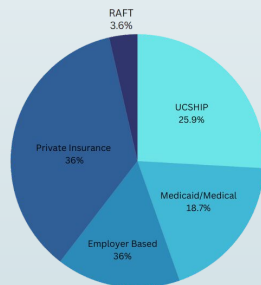
### Methodology

- Exposure variable:** Type of health insurance  
**Outcome variable:** Rates of healthcare utilization
- Cross-sectional study conducted using a web-based survey (Qualtrics) for UCSD students 18-25 from January to mid-February 2025
  - Distributed survey through word of mouth, social media platforms, and club organizations on campus
  - Sample size: 109 students
  - Data analyzed by using a Chi-square test through SPSS and Excel

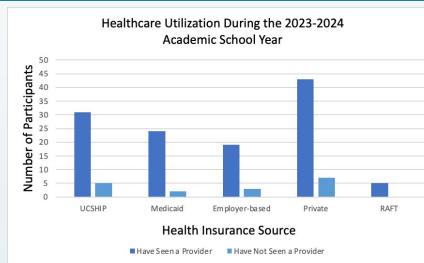
### Results

	Percentage
<b>Age</b>	
18-21	80.73%
22-25	19.27%
<b>Racial Identity</b>	
Asian	57.80%
White	22.94%
Other	20.18%
Middle Eastern/North African	1.83%
Native Hawaiian/Pacific Islander	1.83%
American Indian/Native American	1.83%
Black/African American	0.92%
<b>Gender</b>	
Woman	66.97%
Man	32.11%
Transgender man or woman	0.92%
Gender queer	0%
Other	0%

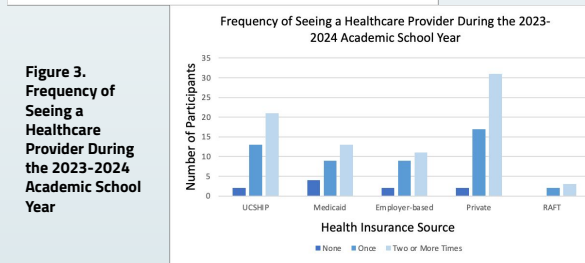
**Table 1. Participant Demographics (n=109)**



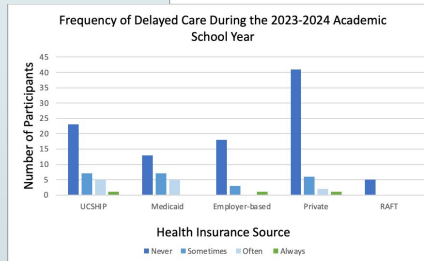
**Figure 1. Sources of Health Insurance Among UCSD Students**



**Figure 2. Healthcare Utilization During the 2023-2024 Academic School Year**



**Figure 3. Frequency of Seeing a Healthcare Provider During the 2023-2024 Academic School Year**



**Figure 4. Frequency of Delayed Care During the 2023-2024 Academic School Year**

### Conclusion

- 87.8% of participants saw a provider in the 2023-2024 school year.
- There is no significant association between insurance type and healthcare utilization, ( $p=0.831$ ) and between insurance type and frequency of delayed care ( $p=0.164$ )
- Participants with Medicaid/Medical had the highest frequency of delayed care, with employer-based and private insurance having the lowest frequencies of delayed care.

### Policy Implications

- Continued support for mandatory college insurance plans.
- Supporting policies that work to reduce premiums, deductibles, or co-pays for university health insurance plans.
- Creating legislation that reinforces primary care at the collegiate level and expands access to healthcare.

### Acknowledgements

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### References



Scan for references!