CHAPTER 10
COMMUNITY IMPACT

The researcher recommends best practices for SHIP to be followed at HEIs. Student Health Insurance Program (SHIP) plays a crucial role during the academic life cycle of the student community. Besides the utility of health insurance for students, this research study shows community impact as below:

10.1. College students are diversified in India and yet distinct population with specific health risks and needs. Collection of relevant data at HEIs will help to enhance campus wise health promotion and prevention services. We as healthcare professionals need to develop comprehensive strategies catering to all dimension of health to nurture student community as a Healthy Generation Next.

10.2. Knowledge and establishment of SHIP is MUST for Health Promoting University (HPU) to ensure availability, accessibility & affordability to healthcare for students’ community in India.

10.3. On time medical treatment, utilization of health care, financial protection, treatment outcomes, reduction in out-of-pocket expenses and economic well-being has a positive impact on the student community at HEIs in India.

10.4. Identified necessity of health insurance for the student community at HEIs, assisted to create awareness, trained all stakeholders about SHIP, improved access to health care for insured, enhance community health & research in health insurance.

10.5. Improvement in the implementation and establishment of Standards for SHIP suitable to Indian scenario after understanding the best practices established globally by professional agencies such as American College Health Association-National College Health Assessment (ACHA-NCHA) and thereafter utilizing the ACHA-NCHA format which in turn would facilitate a global comparison.
10.6. **Body of knowledge generated from the research study by the researcher at focal HEI:**

10.6.1. The Student College Identity card being used as a proof of identity to be eligible for claiming benefit under the health insurance, at the time of admission to the hospital.

10.6.2. The researcher introduced Electronic Health records (EHRs) applications at the focal HEI of the researcher to manage data efficiently & disseminate information without errors & delay during hospitalization.

10.6.3. The introduction of dedicated mobile number to the on campus medical officers whereby students can contact them directly in case of an emergency. This exclusive emergency mobile number facilitates connectivity of medical officer 24 x 7 to guide the students to access healthcare during a medical emergency.

10.6.4. The researcher instituted an appropriate & reliable STANDARDS suitable to Indian scenario and recommended that it may be utilized by higher educational institutes, colleges & universities as guidelines for Student Health Insurance Program (SHIP).