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Measuring Supervisor Self-Efficacy: Development and Validation of the Psychotherapy Supervisor Self-Efficacy Scale

Robert A. Johnson

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INSURANCE PLANS USED IN COLLEGES
AND UNIVERSITIES OF THE
NORTHERN UNITED STATES

A Thesis
Submitted to the Graduate Faculty
of the
University of North Dakota

by
Robert D. Johnson

In Partial Fulfillment of the Requirements
for the Degree of
MASTER OF SCIENCE IN EDUCATION

August, 1955

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This thesis, offered by Robert D. Johnson,
as a partial fulfillment of the requirements for the
degree of Master of Science in Education at the
University of North Dakota, is hereby approved by
the Committee under whom the work has been done.

John L. Quaday
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Dean of the Graduate School

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CHAPTER I

THE PROBLEM AND ITS SCOPE

Need For The Study

Insurance coverage has rapidly extended in recent years, in almost all fields, in keeping with increasingly wide acceptance of the view that the calculated risks of injury and loss resulting from all types of human conduct should be distributed as broadly as possible so as to cushion the financial shock upon the victim.

There is a chance of injury in all sports, intercollegiate, intramural and in physical education classes. It seems as though there should be some insurance coverage for the general student body to prevent loss financially in case of an accident.

Data on intercollegiate, intramural, physical education and general student body insurance and benefit plans would be desirable to have. Such data could further be analyzed and correlated as far as possible, and perhaps trends could be identified which would be of material aid to further extensions of such insurance as well as a means of improvement and strengthening of present plans in operation.

The Problem

The main purpose of this study is to make a survey of the different types of insurance used in some colleges and universities in 1954. This study resolves itself into two main headings, namely (a) participation of institutions in self insurance, and (b) participation in commercial insurance. The study attempts to show (1) the type of insurance plans now in existence; (2) the basis for a comparison of the costs of premiums under various plans; (3) what kind of coverages there are; (4) how self and commercial plans are financed; (5) whether the benefits are comparable; (6) what number of students are covered by types of self insurance (7) what trends are in the development of the protective plan.

Delimitations

To bring such a problem within range, it was necessary to limit it to some colleges and universities of the states constituting the northern half of the United States. Other limitations which were necessary are as follows: (1) The study involved only known commercial companies which write college and university group and athletic insurance policies. (2) Some aspects of the study were limited to the colleges and universities furnishing pertinent information. (3) Data concerning intercollegiate, intramural and general student body insurance, included only information from

those associations now using some type of athletic benefit plan, health plan or general student body insurance.

Definitions

The term "benefit plan", as used in this study, means an association within a school or conference by which injury care, sick allowances, or other similar benefits, are secured by means of dues or assessments.

"Self insurance", as used in this work, means some type of non commercial insurance carried on independently by an institution for the benefit of the students involved.

The "NAIA", as used in this study, refers to the National Association of Intercollegiate Athletics.

The "NCAA", as used here, means the National Collegiate Athletic Association.

The "commercial company", as referred to here, means an insurance company not controlled or operated by athletic associations or institutions, which has financial profit as the primary aim.

The "Western Intercollegiate Athletic Conference", is an athletic conference comprised of the following institutions: University of Minnesota, University of Iowa, University of Wisconsin, University of Northwestern, University of Michigan, Ohio State University, Michigan State College, University of Illinois, Purdue University and the University of Indiana.

"College", as used here means primarily an institution

of higher learning having but a single faculty and curriculum.

"University" as used in this study means an institution organized for teaching and study in the higher branches of learning and empowered to confer degrees in more than one school or college.

"Institutions" denotes a combination of colleges and universities.

Method of Procedure

The questionnaire method was mainly used in gathering the information. Brochures from the NCAA and NAIA proved to be a fertile source of information as to the respective insurance plans offered. A copy of the questionnaire may be found in Appendix I.

Commercial companies were important sources of information. In quite a few cases responding institutions merely mentioned the commercial company from which they bought insurance, so, by writing directly to these companies it was possible to get a great deal of needed information. Information regarding general student body insurance and student health services were received from the individual colleges and universities.

One hundred and twelve questionnaires were sent to colleges and universities ranging from the northeast to the northwestern United States.

In the colleges and universities over 5000, questionnaires were sent to the business manager. In the schools below 5000 enrollment the inquiry was sent to the head of the physical education department. In observing Table I, page 6, one may see the number and percentage of returns from the three districts polled. Fifty-three responded with data including handbooks, pamphlets, bulletins, and published and unpublished material.

Data gathered reflected the essential characteristics of the plans including: cost, patterns of coverage, schedule of benefits, and the extent of coverage of the various plans in existence. Comparisons were made between the northeast, north-central, and northwest states.

There were also comparisons made within each of the three districts among institutions which had below 1000 students, 1001 to 3000 students, 3001 to 5000 students, and schools with enrollments over 5000. The states tabulated as northwest were the following: Wyoming, Utah, Colorado, Arizona, Idaho and Montana. The north-central states were: North Dakota, South Dakota, Minnesota, Iowa, Kansas, Missouri, Nebraska and Oklahoma. The northeast district comprised the following states: Michigan, Wisconsin, Ohio, Illinois and Indiana.

Table I
NUMBER OF RETURNED QUESTIONNAIRES

Size of Schools	Northwest		North-Central		Northeast		Total	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
0-1000	1	1.9	14	26.4	4	7.6	19	35.9
1001-3000	3	5.7	8	15.1	3	5.7	14	26.4
3001-5000	3	5.7	1	1.9	3	5.7	7	13.2
over 5000	3	5.7	5	9.4	5	9.4	13	24.5
Total	10	18.8	28	52.8	15	28.4	53	100.0

It was found that most of the Western Intercollegiate Athletic Conference institutions were covered through the use of their student health services. To gather more information regarding their respective health services a second questionnaire was sent to the director of the student health services. Eight of the schools responded with information pertaining to their school health service plans.

Review of Literature

In the search for other studies that have been made on the same subject, very little was found to be available. No research was found on this particular phase of insurance coverage on a college or university level. Because of this apparent lack of material in that field of college and university insurance it seemed that more

research on the subject was needed.

It was found that a great deal of work had been done on evaluating insurance plans for students on the high school level; so, therefore, most of the review of literature was information dealing with insurance and benefit plans in high schools.

P. E. Neverman¹ in writing on the Wisconsin plan says:

The Wisconsin Interscholastic Athletic Association was the first to create an Athletic Accident Benefit Plan. This plan began operation on September 1, 1930. By 1947 there were thirty-one other states that had joined Wisconsin with some form of insurance through its state Scholastic Athletic Associations.

Murray² conducted a survey of various types of athletic injury insurance protection in public high schools. He stated: "Accident Protection has become an integral part of the high school program, and the wise administrator will thoroughly investigate its possibilities". In his survey forty-seven states replied. Four of these—Louisiana, Maryland, Nevada, and North Carolina—asserted that they had no policies. From this study one can see that athletic accident

¹P. E. Neverman, Elementary and Secondary Pupil Protection Against Injuries, Bulletin of the National Association of Secondary School Principals, XXXI (October, 1947), p. 43-54.

²H. M. Murray, "Accident Benefit Plans", Scholastic Coach, (April, 1951), p. 17.

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benefit plans are quite prevalent in the states.

In some of the states the plans are operated through commercial companies. Charles E. Forsythe³ found the following to be true regarding commercial companies who had interested themselves with athletic accident and group plan coverage:

In some instances they have contacted the local state associations and a master policy is taken out by the organization. This enables local schools to participate in a form of group insurance for athletes. In most instances the premiums of commercial companies for coverage of high school students for athletic injuries have been at least twice as large as those which state associations have had to charge. The reason for this has been that the state associations through their offices have been able to add the work connected to an Accident Benefit Plan without much additional cost to them. The element of profit has never been a part of the state associations plans.

Forsythe also found that in many instances the commercial companies have operated directly with the schools with no affiliation with the state association. In these cases it has been a regular insurance procedure and the costs to schools again have been very high compared to where they had their own benefit plan. "Education in its many forms and numerous ramifications is a state requirement. The school in turn has the

³Charles E. Forsythe, "Athletic Accident Benefit Plans", Journal of Health and Physical Education. XII, No. 3, (March, 1941), p. 138

responsibility of making the training both valuable and safe".⁴

Marks⁵ in 1949 made a study on athletic benefit plans to determine types of plans, coverages, insurance (commercial) plans, benefits, methods of financing, and trends in the development of protective plans. Of the thirty-two states having state insurance or benefit plans thirty-one responded with material pertinent to the study. He found that two general types of plans now exist; the state organized and operated programs and the commercially underwritten policies. Twenty-eight had state association policies, and the remaining four had organized with commercial companies.

Benefits derived from the various plans were patterned after the schedules established for state workmen's compensation, insofar as special benefits were concerned. All states offered different indemnities for individual injuries.

Benefit plans were financed by premium payments

⁴P. F. Neverman, "WIAA Provides Pupil Insurance, American School Board Journal, CXI (December, 1945), P. 76

⁵W. E. Marks, A Study of Existing State High School and Other Selected Athletic Benefit Plans, Research Quarterly of American Association for Health, Physical Education, and Recreation, XX (December, 1949), p. 406

White Salt Pond

made by the parents in all states except Arkansas where payments are made by the school. Marks concludes that all scholastic athletes should be covered either under one of the commercial plans or under a plan organized and operated directly or indirectly by a state athletic association.



White Seal Pond

CHAPTER II

PARTICIPATION IN COMMERCIAL INSURANCE

Commercial insurance, of some type, seemed to be quite prevalent in the institutions that were polled for this survey. H. M. Murray¹ in his study on accident benefit plans states:

Since 1941, only four states have originated their own non-profit benefit plans, whereas during the same period at least 13 states have endorsed a commercial company for coverage of their athletes. It would appear, then that the trend is toward commercial coverage for those states which formerly had no well organized program.

The commercial companies had many different plans from which the colleges and universities could choose the one that best suited their individual needs.

Chemidlin² of United Pacific states:

Most of the schools of the university level want a "tailor-made" plan to fit their particular needs taking into account the pre-medical care which they can provide through their infirmaries, etc. We also require information at the time of underwriting regarding the number of students involved, the amount of intramural activity and the amount of inter-school athletic activity, whether or not the coverage is to be provided on a 24-hour basis, a school day only basis, etc.

¹H. M. Murray, Accident Benefit Plans, Scholastic Coach, (April, 1951) p. 17-18

²Statement by J. B. Chemidlin, Assistant Manager, Accident and Health Department, United Pacific Insurance Company, Tacoma 1, Washington, Letter, March 15, 1955.

It was found necessary to give some background information regarding the different commercial plans which were found to be in use in the area polled.

The survey seemed to indicate that the two large athletic associations, the National Collegiate Athletic Association, and National Association of Intercollegiate Athletics, carry an insurance which is very popular.

National Collegiate Athletic Association

The NCAA Group Insurance Program was inaugurated September 1, 1952, to provide catastrophe medical protection for students engaged in intercollegiate athletics at member universities and colleges. The NCAA plan is serviced by the Associated Agencies, Inc., Chicago, and is underwritten and protected by the Globe Indemnity Company, Chicago.

The insurance pays all medical expenses incurred by accident up to five thousand dollars on any one athlete subject to a deductible amount of two hundred fifty dollars on each claim.

The athlete is covered while participating in practices or playing any intercollegiate sport, or while being transported enroute in a group, provided that the group is under the supervision of the coach or some other delegated authority.

The annual rate for the insurance is one dollar per student. The institution may also choose any of a number of other deductible plans as shown in Table 2.

Table 2
DEDUCTIBLE PLANS USED BY THE NCAA

Deductible Per Claim	Annual Cost Per Athlete
\$250	\$1.00
\$500	\$.80
\$750	\$.70
\$1000	\$.60

As indicated above, there are four deductible plans available ranging in cost from one dollar for the two hundred fifty dollar deductible plan to sixty cents for a one thousand dollar deductible policy. It was found that the two hundred fifty dollar deductible plan was the only one used in those institutions which carried NCAA Insurance for athletes.

National Association of Intercollegiate Athletics

The NAIA offers insurance under three separate plans as follows: (1) athletic accident insurance, (2) athletic catastrophe insurance, (3) all-student body insurance. The athletic accident policy and the catastrophe insurance gives full coverage on all athletes

up to a maximum benefit of five thousand dollars. The all-student body insurance has a maximum benefit of two hundred fifty dollars. The NAIA insurance plans are underwritten by John E. Leanders, Jr. & Associates, 756 South Spring St., Los Angeles, California. A schedule of benefits and premiums are listed in Tables 7 and 9, pages 23 and 26.

Non Association Commercial Insurance

It was not an aim of the study to influence any reader towards the particular merits of any one company or type of insurance. The broad aim was to explain the different types of insurance plans and report on comparative aspects of them. For that reason, the commercial companies, other than the NCAA and NAIA, will be referred to by a number. The names and addresses of these plans will be listed in appendix B.

Plan A

This plan is a student athletic accident policy which provides for hospital, medical and certain other expenses which may result from bodily injury. It is a two hundred fifty dollar deductible policy with a maximum benefit of five thousand dollars. This policy, was found in one college to be supplemented by another commercial plan which had a maximum benefit of two

hundred fifty dollars. This gave a combined benefit of five thousand dollars with no deductible.

Plan B

This was a group insurance plan which was used by one college in the group polled. The plan was set up on a one hundred per cent participation basis by paying the annual premium as a part of the tuition. The coverage ran from the first day of classes of the semester, to the last day of the second semester. Football players had their policy begin the first semester on the date official football practice begins, provided the premiums have been collected and athletes names turned in to the insurance company. This insurance will pay a maximum of five hundred dollars for one accident.

Plan C

Plan C was an accident and life company reported once in the returns. The company covered all students and athletic accidents on two policies. The inter-collegiate athletic program was covered, by this company, on a per-sport basis. A separate policy was used each year for each participated sport. The all student body coverage plan stayed in effect during one school year and then must be renewed.

Plan D

This casualty company which was reported twice in the survey returns was in the form of a group insurance policy. This particular plan supplemented a health service in giving greater benefits to the students. The plan covered, to certain limits: hospital residence expense, physicians expense, surgery, consultant and ambulatory expense. Plan D is quite unique from others that were analyzed in that it covered certain maternity expenses, and also gave coverage, by the same policy, to an insured persons dependents. This policy reimbursed to a maximum of five thousand dollars for any one accident or illness.

Plan E

Plan E, which was reported twice, was written by the same casualty company as plan D. It was a compulsory plan for all full time students enrolled at the member university. The extent of coverage somewhat compares to plan D, only the premiums are less and the limits of benefits are not as high as plan D.

Plan F

This was a compulsory medical reimbursement insurance program which supplemented the college health service. Reimbursement was made for any medical expense,

up to five hundred dollars, which may originate from an accident in which a student is injured.

Plan G

Under this plan, two types of policies were available to the institutions. These two plans were an accident reimbursement policy and an accident and sickness reimbursement plan. In the particular institutions which carried these two policies they were not mandatory but the students were recommended strongly to join the plan. Reimbursements were made up to five hundred dollars for each accident or illness.

Plans H & I

In two cases commercial insurance plans were merely mentioned with no information given regarding provisions of the plan. In these two cases it would be very desirable to have more information so a more complete analysis could be made. The plans will be referred to as H and I.

Coverage

An attempt was made to define and evaluate comparative coverages which were given under commercial insurance plans. It was very difficult, in some cases, to find information which was common to most of the plans

because of the individual nature of college and university insurance. By referring to Table 3, page 19, one may see the extent of commercial coverage for intercollegiate athletics, physical education classes, all class activities and all college activities. The table shows a high of seven commercial coverages for intercollegiate athletics in north-central states to a low of one college being covered for all class and all college activities in the northwest district. Besides the fourteen separately insuring commercial plans there are six group plans which also bring athletics under their coverage. This total of twenty insured athletic programs leaves only four institutions where intercollegiate athletics are not included in an insurance plan. Most of these cases were a result of the institution having their own plan regarding care for injuries.

An attempt was made in the survey to show the per cent of compulsory membership by the students for these commercial insurance plans. As indicated in Table 4, page 20, there are fifteen, or 62.5 per cent who said commercial coverage was required by all students, while nine, or 37.5 per cent of the returns indicated commercial coverage was not mandatory.

Table 3

EXTENT OF COVERAGE UNDER COMMERCIAL INSURANCE

(Size of Institution)

District	0-1000		1001-3000		3001-5000		over-5000		Total	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Northwest										
Intercollegiate Athletics	1	0	2	0	3	0	1	2	7	2
Physical Education Classes	1	0	1	1	0	3	0	3	2	7
All Class Activities	0	1	1	1	0	3	0	3	1	8
All College Activities	0	1	1	1	0	3	0	3	1	8
North-Central										
Intercollegiate Athletics	3	1	3	0	0	0	1	0	7	1
Physical Education Classes	1	3	1	3	0	0	0	1	2	7
All Class Activities	1	3	1	3	0	0	0	1	2	7
Northeast										
Intercollegiate Athletics	1	1	1	0	2	0	2	0	6	1
Physical Education Classes	1	1	0	1	0	2	1	1	2	5
All Class Activities	1	1	0	1	0	2	1	1	2	5
All College Activities	2	0	0	1	0	2	1	1	3	4

Table 4
COMPULSORY COMMERCIAL INSURANCE

Schools Response	Number	Per cent
Yes	15	62.5
No	9	37.5
Total	24	100.0

In answer to the question of adequacy of commercial coverage, Table 5 shows the following results. There were a total of nine institutions, or 37.5 per cent, who stated their coverage was inadequate. A total of fifteen, or 62.5 per cent replied the insurance was adequate for their situation. It must be remembered that this was one persons answer, and did not necessarily reflect the views of the entire institution.

Table 5
ADEQUACY OF COMMERCIAL INSURANCE

District	Yes	Percent	No	Percent
Northwest	4	16.7	3	12.5
North-Central	6	25.0	3	12.5
Northeast	5	20.8	3	12.5
Total	15	62.5	9	37.5

Premiums

Commercial companies provide many kinds of policies, with different premium rates, depending upon the needs of the institutions and the type of insurance the commercial companies provide.

Ten of the colleges and universities carrying commercial insurance had the students pay the insurance premium. Table 6, page 22, indicates that fourteen institutions paid the policy premium. However, all fourteen of the institutions which paid the insurance premium were policies covering intercollegiate athletics. In the six cases where group insurance and athletic insurance were combined into one policy, the students paid the premium in every instance. It was noted that in the northwest and northeast districts there were no group insurance policies reported; however, there were four group athletic insurance combination plans in use in the northeast.

Unfortunately, a number of institutions returning the questionnaire did not give complete information regarding premium rates, or policy types. As a result of this, only the information gleaned from brochures, insurance policies and the questionnaires was used.

Table 6

METHOD OF PAYING COMMERCIAL INSURANCE

(Size of Institution)

District	0-1000		1001-3000		3001-5000		Over-5000	
	Student Number	School Number	Student Number	School Number	Student Number	School Number	Student Number	School Number
Northwest Intercollegiate Athletics		1		1		4		1
North-Central Intercollegiate Athletics	2			2				1
Group Insurance			1 ^a					
Combined Athletic and Group Insurance	2							
Intramural Frater- nity Insurance							1	
Northeast Intercollegiate Athletics						2		2
Combined Athletic and Group Insurance	3		1					
Total	7	1	2	3		6	1	4

^a 80 per cent paid by student and 20 per cent by school.

While there is no stereotyped pattern for the premiums charged in the various colleges and universities under commercial policies, there may be some comparisons drawn when the premium costs of different inter-collegiate athletic commercial plans are compared, as in Table 7. The NCAA, for example, charges a low

Table 7

COST OF INTERCOLLEGIATE ATHLETIC PREMIUMS

(Annual Cost Per Individual)

Commercial Companies	All Sports	All Sports Except F.B.	Foot ball	Other Sports Each
NCAA	1.00 ^a			
NAIA				
Athletic Accid. Insurance		4.50	10.00 ^b	
All Sports Cat. Coverage	1.00 ^a			
Plan A	90.00 ^{ae}			
Plan B			10.00	2.75 ^c
Plan C			15.00	90.00 ^e
Plan D	7.00			2.25 ^d
Plan F	10.00			
Plan G*				
Plan I				

a 250.00 deductible

b 10.00 deductible

c For basketball

d For baseball, track

e For entire team

* Coverage given but premiums not stated

premium of one dollar per year per pupil for all sports, including football but it only provides a two hundred fifty dollar deductible plan. Plan D, on the other hand, charges seven dollars for all sports,

including football, but this plan has no deductible clause.

It seemed important to find the premium costs of group insurance, and all other commercial plan premiums exclusive of intercollegiate athletic policies. Table 8 indicates that there was no breakdown of activities for this type coverage but rather one premium covered all classes and activities in the school. Annual premium rates were a low of six dollars and sixty-five cents in plan B to a high of twenty dollars in plan F. The only plans listed in Table 8 are those of institutions returning the questionnaire. There are undoubtedly more commercial insurance plans in these areas, and further information concerning them would be desirable.

Table 8

COST OF COMMERCIAL PREMIUMS OTHER
THAN INTERCOLLEGIATE ATHLETICS

(Annual Cost Per Individual)

	Plan A	Plan B	Plan D	Plan E	Plan F	Plan H I
All Classes and Activities	12.00**	6.65	7.00	*	20.00	* *

* Coverage given but premiums not stated.
** College health service underwritten by a commercial policy.

Benefits

The benefits derived from the various commercial plans, were roughly similar with a few exceptions. W. G. Dithmer³ brought out the following points in defense of commercial insurance. "Just what do these companies offer a school for the premium dollars paid them? A few features are worthy of particular mention. They will give you prompt and equitable settlement of claims, services not described in the insurance policy and reasonable and predetermined benefits".

There is a wide variation in the number of special benefits offered over and above the standard injuries. As Table 9, page 26, shows, all the plans offer dentistry benefits except D; miscellaneous services are allowed by all except C; consultant aid is not allowed in plans, B, E. or F. The commercial benefits of the NCAA, NAIA and plan A were not broken down into separate sections, but rather they would pay any expense up to five thousand dollars with a two hundred fifty dollar deductible clause. All special benefits offer different indemnities except the consultant fee which was constant at twenty five dollars.

³W. G. Dithmer, Is Self Insurance, Insurance?
American School Board Journal, (November, 1953),
p. 55-56.

Table 9

PAYMENT FEATURES OF COMMERCIAL INSURANCE

(Maximum Benefits)

Insurance Plan	Total benefits no breakdown	Physicians fee	Surgical treatment	Consultant	Dentistry	Hospital board and room	Aggregate limit for one illness
NCAA	5000.00 ^a	*	*	*	*	*	5000.00
NAIA	5000.00 ^a	*	*	*	*	*	5000.00
Plan A	5000.00 ^a	*	*	*	*	*	5000.00
Plan B		*	*		50.00	14.00	500.00
Plan C		*	*		50.00	*	500.00
Plan D		90.00	225.00	25.00		10.00	5000.00
Plan E		*	200.00		100.00	7.50	500.00
Plan F		75.00	200.00		100.00	6.50	500.00
Plan G		75.00	150.00	25.00	100.00	8.00	500.00
Plan H ^b							
Plan I ^b							
High		90.00	225.00	25.00	100.00	14.00	5000.00
Low		75.00	150.00	25.00	50.00	6.50	500.00
Average		80.00	200.00	25.00	80.00	9.30	2500.00

a 250.00 deductible

b No benefit schedule available.

* Coverage given but benefits not listed.

Physicians fee varied from ninety dollars to seventy five dollars with an average benefit of eighty dollars. Surgical treatment ranged from two hundred and twenty-five dollars in plan D, to one hundred fifty dollars in plan G. Dentistry called for a high benefit of one hundred dollars in plans E, F, and G, to a low of fifty dollars.

Extent of Participation

It seemed desirable, in this study, to find out the approximate number of students who were covered by commercial group insurance. By comparing the number of students covered by commercial insurance, with the number of students covered by other types of insurance plans, a person may, to some degree, distinguish future trends in insurance coverage. In Table 10, page 28, current student commercial insurance participation was reported by district and enrollment. It was found that thirty two thousand five-hundred and fifteen students were covered by some type of commercial insurance. In only two areas, the zero to one thousand enrollment schools in the northwest, and the three thousand to five thousand enrollment schools in the north-central, was there found to be no commercial group coverage reported. The lowest number of students reported was one hundred sixty, or 4 per cent of the total,

White Sail Bond

in institutions of one thousand to three thousand in the northwest. The largest number of commercially insured students was polled in schools over five thousand in the northeastern district. The University of Illinois and Wayne University, with fifteen thousand two-hundred and seven thousand five-hundred students respectively, were found to have 70.9 per cent of the total number of commercially insured students. Both of these universities have commercially underwritten student health plans.

Table 10

STUDENTS COVERED BY COMMERCIAL INSURANCE

Size of Institution	Number of Students	Per cent
Northwest		
0-1000		
1001-3000	160	.6
3001-5000	200	.8
over-5000	175	.6
North-Central		
0-1000	2,865	8.9
1001-3000	1,655	5.0
3001-5000		
over-5000	1,600	4.9
Northeast		
0-1000	1,060	3.4
1001-3000	1,700	5.3
3001-5000	400	1.3
over-5000	22,700	70.9
Total	32,515	100.0

The areas from which the commercially insured institutions came were considered in the study. Table 11, page 30, shows on a plan-by-plan basis which coverage is used by institutions of different enrollment and districts. The NCAA, with five member schools in the northwest, has the largest participation listed in one district and also the largest overall total of colleges and universities with nine institutions carrying their plan. In one case an institution stated they carried only liability insurance. The name and policy schedule of the plan was not given by the college using the plan. It is evident that more information would be desired in this particular case. It was found that a total of twenty-four institutions, or 45.6 per cent of the fifty-three institutions polled, use a commercial plan of some type.

Table 11

NUMBER OF SCHOOLS THAT CARRY COMMERCIAL INSURANCE

(Size of Institution)

Commercial Plans	0-1000		1001-3000		3001-5000		Over-5000		Total	
	Number	Per replies cent	Number	Per replies cent	Number	Per replies cent	Number	Per replies cent	Number	Per replies cent
Northwest										
NCAA			2	3.8	2	3.8	1	1.9	5	9.6
NAIA	1	1.9							1	1.9
Plan B					1	1.9			1	1.9
North-Central										
NCAA							1	1.9	1	1.9
NAIA			2	3.8					2	3.8
Plan A	1	1.9							1	1.9
Plan C	1	1.9							1	1.9
Plan E			1	1.9					1	1.9
Plan F	1	1.9							1	1.9
Plan G	1	1.9							1	1.9
Other ^a							1	1.9	1	1.9
Northeast										
NCAA					2	3.8	1	1.9	3	5.7
Plan A			1	1.9					1	1.9
Plan D							1	1.9	1	1.9
Plan G	1	1.9							1	1.9
Plan I	1	1.9							1	1.9
Other ^b	1	1.9							1	1.9
Total	8	15.2	6	11.4	5	9.5	5	9.5	24	45.6^c

a Intramural fraternity insurance (did not clarify).

b Liability insurance (did not clarify).

c Per cent based on total number of returns.

Summary of Chapter 2

In order to carry out a survey such as this it was necessary to enlist the cooperation of athletic directors, and insurance division directors of universities and colleges. Commercial companies were also a very important source of information. The largest number of questionnaires were returned from institutions which were polled in the north-central district. The schools with enrollments under one thousand students were also very cooperative in reporting.

A total of 24, or 45.6 per cent of the responding colleges and universities carried commercial insurance of some type. The NCAA was found to have the most member institutions carrying commercial insurance. The survey found that in only four cases athletes were not covered by some type of insurance. In all the schools surveyed there was a total of ten institutions which had a commercial insurance plan for all classes and activities. It was also found that in no reported cases were the different activities broken down and insured independently by a commercial insuring agency.

In fifteen cases insurance plans were compulsory for all students engaged in work at the institution. In the remaining nine schools, where the commercial plans were not mandatory, the need for the insurance was impressed on the students.

The survey indicated that all fourteen commercial intercollegiate athletic insurance plan premiums were paid by the institution. The six cases where athletes paid for their insurance were situations where the institutions offered a combined group and athletic insurance plan that was mandatory for all students.

No stereotyped pattern was found for payment of premiums. By comparing the information supplied by the policies, a wide range of payment was found. In policy rates for intercollegiate athletics, the NCAA, with a one dollar premium, was found to have the lowest payment; however, their policy is a two hundred fifty dollar deductible plan. Plan F covered all sports for a cost of seven dollars annually and that policy was a no-deductible plan. The Athletic Accident Insurance Plan presented by the NAIA was found to be the only plan with a per-sport breakdown in payments. All sports except football were insured for four dollars and fifty cents, and football was insured for ten dollars with a ten dollar deductible clause.

Nine commercial insurance plans sent sufficient information concerning benefits. Three plans did not break down the special benefits into sections, but rather quoted one total benefit. They were the NCAA, NAIA and plan A. All plans defrayed physicians fees and the average benefit was found to be eighty dollars. Surgical treatment benefits ranged from a low of one hundred fifty dollars to

a high of two hundred twenty-five dollars, with the average being two hundred dollars. Only six plans were found to pay consultant fees with twenty-five dollars as the only benefit quoted. The aggregate limit to which the plans would pay for one accident or illness was, in four cases, five thousand dollars, and in five cases, five hundred dollars, the average being twenty five hundred dollars.

The survey indicated that the greatest number of students carrying commercial insurance came from universities with over five thousand enrollment in the northeast district. Twenty two thousand seven-hundred students were covered in that one area while only one hundred sixty students were covered in the one thousand to three thousand enrollment institutions in the northwest district.

According to the survey, commercial insurance, of some type, covered thirty two thousand five hundred and fifteen students. Of the students covered by commercial plans 70.9 per cent were insured by commercially underwritten student health plans. The NCAA, with five plans, was found to have the largest number of policies in a single district, and also the largest overall membership of schools with nine. Five of the eleven commercial plans had only one member institution reporting. The north-central district schools had the greatest number of commercial plans with nine or 37.5 per cent of the total.

CHAPTER III

PARTICIPATION OF INSTITUTIONS IN SELF INSURANCE

Self insurance was found in many forms varying from a very well staffed, up to date, student health service to an unwritten agreement between staff and student referred to as a "moral obligation". Some of the explanations and plans which were returned with the questionnaire showed well defined plans, whereby the insured could be reasonably sure of adequate coverage. Other plans stated they covered accidents, or illness up to an unspecified amount. In those cases the amount of reimbursement was usually left up to a health council.

Student Health Service

The student health service was found to be a popular type of accident and illness coverage. A great variety in benefits, premiums and coverages existed under the student health service. Marjory J. Nelson¹ states:

The objective of a college health program should be to provide means for meeting all health needs on the college campus. These needs will vary according to the size and location of the college, the composition of the student body, that is, the number of dormitory students, day students, married veterans, etc; and availability of community medical resources. Each college has to identify its needs and plan accordingly. As in school health work, any program to be successful must have the understanding and cooperation of the administration, faculty, non-teaching personnel, and students.

¹M. J. Nelson "The College Health Program", Journal of School Health, (November 1951), p. 298-299.

Table 12
SCHOOLS COVERED BY HEALTH SERVICES

Answer	Number	Per cent
Yes	22	45.3
No	31	54.7
Total	53	100.0

Of the fifty three questionnaires returned there were twenty two, or 45.3 per cent, who indicated they did have student health coverage as their major plan. Thirty one, or 54.7 per cent, replied in the negative. Table 12 would seem to indicate that health services are a widely used method of taking care of medical responsibilities. The plans listed in chapter three were found in schools where health services were the major type of accident and illness compensation given by the institution. Health plans of a secondary nature, due to a more adequate coverage, were not listed in chapter three.

At present almost every college and university takes some medical responsibilities for its students either through the services of a college physician, a health service, or through some other department. As a basis for entering college the student should have a complete medical examination from which the school physician can determine the health status and, if necessary, arrange appropriate ac-

tivities in accordance with the pupils needs. In a number of institutions it was found that no physical examination was given upon entering the freshman year. The organization of a health service would have to be geared to the needs of the individual school.

Staff Members At Student Health Centers

In the second questionnaire that was sent concerning health plans, the institutions were asked to give the number employed and professional title of each employee of the student health center staff. As one would expect the larger schools were more adequately staffed and the positions more diversified. In the universities that had a hospital, the health center usually had a working agreement with the hospital whereby they could call on them for some large or specialized treatment. As shown on Table 13, page 37, one may see that at Minot State Teachers College and Bemidji State Teachers College they have only one part time doctor and one full time nurse. The University of Michigan carries sixteen full time doctors at their student health center. Twenty two full time registered nurses are employed at Michigan State College as compared to one in four of the smaller colleges. A total of ninety four technicians are currently working at the University of Michigan; they also have a high of five mental hygienists at Michigan. In addition to their staff, the University of Indiana carries three practical nurses on its staff.

Table 13
STAFF MEMBERS AT THE STUDENT HEALTH SERVICE

Name of Institution	Doctors		Registered Nurses		Tech-nicians	Mental Hygi-enists
	Full Time	Part Time	Full Time	Part Time		
Minot State Teachers College		1	1			
Bemidji State Teachers College		1	1			
South West Missouri State College	1		1		1	1
Wisconsin State College	1		1			
Wayne University	3		2	1		
Michigan State College	6		22		10	2
University of Michigan	16		18		94	5
University of Purdue	4		15		2	
University of Illinois	15		3		4	1
University of Minnesota	14		9		12	3
University of Iowa	4		7		1	1
University of Indiana	5		9		2	
High	16	1	22		94	5
Low	0	0	1		0	0
Average	5	1	7		15	1

Table limited to those schools sending adequate information of their staff.

Coverage

Student health service coverage was found to be quite comprehensive. One can see by Table 14, page 38, that in all but five cases student health plans cover all full time students and faculty at the institution. In every instance

Table 14

EXTENT OF COVERAGE BY THE STUDENT HEALTH SERVICE

(Size of Institution)

District	0-1000		1001-3000		3001-5000		Over-5000		Total	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Northwest										
Coverage Effective:										
For All Full Time Students and Faculty			1				2		3	
At Home or Elsewhere	1			1			1	1	1	3
For Intramural Athletics			1				2		3	
North-Central										
Coverage Effective:										
For All Full Time Students and Faculty	3	1	1				2	1	6	2
At Home or Elsewhere	1	3	1					3	2	6
For Intramural Athletics	4		1				3		8	
Northeast										
Coverage Effective										
For All Full Time Students and Faculty		2	1				7	1	8	3
At Home or Elsewhere	1	1		1			8		9	2
For Intramural Athletics	2		1						3	

the health service covers all students participating in intramural athletic events. Only eight schools will give students health service aid for accidents or illnesses which occur while he or she is absent from that campus. Commercially underwritten health plans account for three of the eight plans mentioned above. It is interesting to note that there are no health plans listed in schools with enrollments of three thousand to five thousand.

Richard Larkins² had this to say about insurance coverage at Ohio State University.

The Ohio State University being a state university, is not covered by any type of insurance, commercial or otherwise. In essence, the state is its own insurance company. Participants in intercollegiate athletics are given adequate protection and insurance benefits allocated from receipts. Any injury in physical education or intramural athletics are taken care of by the university health service.

In most of the larger schools they were able to take care of any injuries or illnesses through their health service.

The survey revealed that more health services were deemed adequate than were commercially underwritten plans. As shown by Table 15, page 40, eighteen institutions stated their health service adequate and four thought theirs were inadequate. Of the four, the University of Kansas was the only institution of over five thousand students, which reported their student health service as an inadequate method of coverage.

²Statement by Richard C. Larkins, Director of Athletics, Ohio State University, Letter, February 23, 1955.

Table 15
ADEQUACY OF STUDENT HEALTH SERVICE

Answer	Number of Schools	Per cent
Yes	18	81.8
No	4	18.2
Total	22	100.0

Fee Payment

The amount of fee payment for the student health services varied greatly from school to school. It seemed evident that the benefits fluctuated with the amount of payment. Nelson³ says:

The financing of the health service, as a rule, is through the general funds of the college. It must not be lost sight of, however, that it is important training for the student to learn to associate some payment with medical services. In the majority of colleges and universities there is a health or medical fee. The amount of this does not cover the cost of the health service.

A large majority of the institutions charged a compulsory fee for the students health center. This fee was paid along with the other tuition charges at registration time. Table 16, page 41, shows that in seventeen institutions the student had to pay the student health

³Ibid., p. 299

service fee. In only five instances was the student health service fee optional. Health service plans surpassed the number of compulsory commercial insurance school plans by 14.8 per cent.

Table 16
MANDATORY HEALTH SERVICE COVERAGE

Answer	Number of Schools	Per cent
Yes	17	77.3
No	5	22.7
Total	22	100.0

From observing Table 17, page 42, one can see that there are great differences in fee payment. A high of ten dollars per quarter is charged at Brigham Young University and a low of four dollars at Montana State College. Semester fees range from ten dollars at Purdue University to fifty cents at Wisconsin State College.

At three schools the health fee is paid on an annual basis. Bemidji State Teachers College and Peru State of Nebraska charge a high of five dollars, while Minot State Teachers College has the lowest fee of two dollars. Eight of the contributing institutions did not specify their student health fee. The University of Michigan does not have a health fee as such and the health service is a part of the

Table 17
HEALTH FEE

Name of Institution	Enrollment	Amount Paid		
		Quarter	Semester	Annually
Northwest				
Montana State College	2300	4.00		
Brigham Young University	7211	10.00		
University of Arizona	5800		a	
North Central				
Minot State Teachers	795			2.00
Bemidji State Teachers	600			5.00
Peru State Teachers	410			5.00
Northern State Teachers	500	a		
South West Missouri State	1800		a	
University of Kansas	7200		a	
University of Minnesota	19000	9.00		
University of Iowa	8260		1.50	
Northeast				
Wisconsin State College	1000		.50	
Hiram College	500	a		
Ball State Teachers	3000		a	
Wayne University	7500		5.00	
Michigan State College	16234		.25 ^b	
Ohio State University	20500		a	
University of Wisconsin	17336	a		
University of Michigan	16104	c		
University of Indiana	21703		c	
Purdue University	11014		10.00	
University of Illinois	15200		7.00	
High	21703	10.00	10.00	5.00
Low	410	4.00	.50	2.00
Average	8361	7.65	4.80	4.00
a Amount not specified				
b Per call				
c No fee charged				

regular privileges of the University. The University of Indiana incorporate the student health service fee payment as part of a general fee; they do not " earmark " a certain per cent as part of the health service budget. At Mankato State Teachers College the student health service is allowed a budget of six thousand dollars. This one flat budget is supposed to take care of all approved health service expenditures. It is stated that sentiment is in favor of a reappraisal of their present plan.

Benefits

Schedules of benefits derived from the various health plans showed a marked variation. In every common benefit there was no stereotyped pattern of payments. As shown on Table 18, page 44, only eleven of the twenty two institutions sent adequate information on benefits. Six health plans include surgery in their schedule of benefits; two hundred and twenty-five dollars is the top benefit given for one surgical operation. The highest aggregate limit of payment for one accident or illness is reported by the University of Illinois at five thousand dollars. A low of thirty dollars is awarded by the University of Indiana.

The maximum paid for board and room fluctuates greatly from school to school. Indiana pays thirty dollars a day, while Minot State Teachers College will reimburse to a five dollar limit.

Table 18

MAXIMUM BENEFITS

Name of Institution	One Surgical Operation	Aggregate Limit of Reimbursement	Daily Board and Room	Consultant	Ambulance	Dentist	Hospitalization Per Year**
*Minot State Teachers	10.00 ^d	200.00	5.00			25.00	30
*Bemidji State Teachers	a	250.00	a				7
South West Missouri		a	a				a
*Wayne University	225.00	500.00	13.00	20.00	15.00	95.00	a
Michigan State College				b	b	b	40
*University of Michigan	a	a	15.50 ^e	c	10.00	c	30
University of Purdue					10.00		30
*University of Illinois	225.00	5000.00	10.00	25.00	25.00		a
University of Minnesota			6.00	b			12
*University of Iowa	a	b	11.75	b		b	30
University of Indiana		30.00					a
High		5000.00	30.00	25.00	25.00	95.00	40
Low		30.00	5.00	20.00	10.00	25.00	7
Average	225.00	1198.00	13.05	22.50	15.00	62.50	26

- a Unspecified amount of benefit
 b Full amount charged
 c Available at the University hospital
 d Operating room fee
 * Surgery included in plan
 ** Maximum days at institution expense

Consultant service ranges only from twenty dollars at Wayne University to twenty five dollars at the University of Illinois. Three schools will award the full amount charged by the consultant.

Wayne University is found to pay a high of one hundred dollars for dentistry and Minot State Teachers College quoted a low of twenty five dollars. The University of Iowa and Michigan State College stated they will reimburse to the maximum charged for dental work done. The University of Michigan takes care of all dental responsibilities at their University dental clinic.

The number of days, per year, which a student may be hospitalized at the colleges expense varied greatly. Bemidji State Teachers College will pay the hospitalization fee for seven days in a school year. The longest paid period of hospitalization is to be found at Michigan State College who will pay all expenses for forty days.

Extent of Participation

Student health centers were much more popular in the larger schools. Of the twenty two institutions using a health plan as their major or only type of insurance, fourteen, or 63.6 per cent, had an enrollment of over five thousand full time students. That would seem to indicate the larger the school the more popular the student health plan. Larger budgets, more staff and better facilities would also encourage participation in a student

health service.

Table 19, page 47, gives a breakdown, by district, of participating institutions and their enrollment. Five of the institutions are excluded from the table because the health plans are not mandatory and the number of enrollees are not listed by the school. A total of one hundred sixty seven thousand three hundred and fifty-seven students are protected by the health services in this survey. Of this number, 87.6 per cent are Western Intercollegiate Athletic Conference institutions; the large enrollments of these universities help to give the greater percentage of student participation. Minot State Teachers College, Bemidji State Teachers College, and Northern State Teachers College are the only colleges under one thousand enrollment who use the student health service as their major type of coverage. The University of Indiana, which has twenty one thousand seven hundred and three students covered by the health service, is the largest number covered in one institution. Northern State Teachers College with an enrollment of five hundred, or .3 per cent, is the smallest student body covered by the plan in a college. It would have been interesting to have had more institutions send information to see whether or not areas outside the Western Intercollegiate Athletic Conference would show a dominance of health service coverage.

Table 19
STUDENTS COVERED BY A HEALTH SERVICE

Name of Institution	Number of Students	Per cent*
Northwest		
Montana State College	2300	1.4
Brigham Young University	7211	4.3
University of Arizona	5800	3.5
North-Central		
Minot State Teachers	795	.5
Bemidji State Teachers	600	.4
Northern State Teachers	500	.3
South West Missouri	1800	1.1
University of Minnesota	19000	11.4
University of Iowa	8260	4.8
Northeast		
Ball State Teachers	3000	1.8
Michigan State College	16234	9.7
Ohio State University	20500	12.2
University of Wisconsin	17336	10.4
University of Michigan	16104	9.5
University of Indiana	21703	13.0
Purdue University	11014	6.6
University of Illinois	15200	9.1
Total	167357	100.0

*Based on total enrollment of schools reporting

Supplementary Plans for Athletes

In eight cases, athletics were found to be covered by some supplementary plan besides the student health service. Table 20, page 48, indicates the three different plans used in conjunction with the health service.

Three institutions, the University of Arizona, Wayne

University and Bemidji State Teachers College underwrite athletics by a commercial insurance plan. Wisconsin State College has the only reported conference plan for intercollegiate athletics. It is interesting to note that four Western Intercollegiate Athletic Conference institutions, the Universities of Iowa and Wisconsin, Michigan State College and Ohio State University all have athletic injury payments reimbursed by the athletic department.

Table 20

SUPPLEMENTARY PLANS FOR ATHLETES OTHER THAN THE HEALTH SERVICE

<u>Name of Institution</u>	<u>Commercial Insurance</u>	<u>Conference Plan</u>	<u>Paid by Athletic Dept.</u>
University of Arizona	1		
University of Iowa			1
University of Wisconsin			1
Michigan State University			1
Ohio State University			1
Wayne University	1		
Wisconsin State College		1	
Bemidji State Teachers	1		
Total	3	1	4

Other Colleges

The two following colleges had plans which were not typical to any of the other responding institutions. For that reason they will be placed here and explained separately.

At Moorhead State Teachers College three to four thousand dollars was budgeted annually from tuition fees to act as a fund for payment of student injuries. A health committee of faculty and students act on payments of the bills submitted to them. The fund had been built over a number of years to more than twenty thousand dollars. The health committee had not used any of the twenty thousand dollar reserve; the money budgeted annually was always adequate to pay all bills. They stated that their coverage was inadequate because in the event of a large number of serious injuries the reserve fund would not be sufficient to pay all bills.

Information on the questionnaire from Winona State Teachers College showed some unspecified self insurance covering approximately ninety athletes at the college. They did not include any information other than that the college paid one hundred per cent of the unknown premiums.

The five remaining plans were such that they could not be tabulated under commercial insurance, self insurance or benefit plans. The University of Utah, William Jewel College, University of Tulsa and De Paul University stated that they did not carry insurance or health coverage of any type. All four institutions replied that their present insurance coverage was inadequate.

Wayville State Teachers College responded with the information that they did not assume liabilities for any

college activity. They also stated that their present coverage was inadequate. A statement of opinion by the respondent from Mayville was as follows: "We do take care of everything so far but do not assume definite responsibility". A clarification of this statement would be needed to understand their moral obligation.

Summary of Chapter 3

Self insurance ranged from a modern, well equipped health center with well defined policies to no obligation at all. In Table 12 it was shown that 45.3 per cent of the institutions polled used health centers as their main insurance plan. That would seem to indicate that health services were a popular method of taking care of medical responsibilities.

The number of staff members at the health centers fluctuated proportionately with the size and enrollment of the school. The Western Intercollegiate Athletic Conference Institutions, because of their large student bodies and consequent need for a good health center, showed the greatest number of full time doctors, registered nurses, technicians, and mental hygienists on their staff. In two reported cases where the university had their own hospital, the health center had a working agreement with the hospital whereby they could draw on the hospitals facilities and staff for specialized treatment. This, of

course, increased the effectiveness of the health center and gave it greater resources from which to draw.

Of the institutions using a health plan, 77.3 per cent have a mandatory payment of their health service fee as indicated by Table 15. Of the twenty two schools, eighteen replied that their coverage was adequate while four replied in the negative.

Fee payment ranged from ten dollars to four dollars quarterly, and ten dollars to fifty cents per semester. The University of Michigan replied that they did not have a health fee. Michigan State College charged a fee of twenty five cents per call. Three institutions received a flat sum from the general fees and assigned it to the health center. One of the schools using that system was in favor of a reappraisal of their plan. In all cases where a fee was charged, payment was made by the student. There was not a definite pattern of benefits given by the plans. Free hospitalization ranged from seven days to forty days per year. Dentistry showed a high benefit of one hundred dollars to a low of twenty five dollars. Six of the eleven plans included surgery in their benefits. More information would be necessary to establish definite benefit trends. The University of Illinois, with a commercially underwritten health plan gave the highest average benefits.

Fourteen of the twenty two institutions, having a

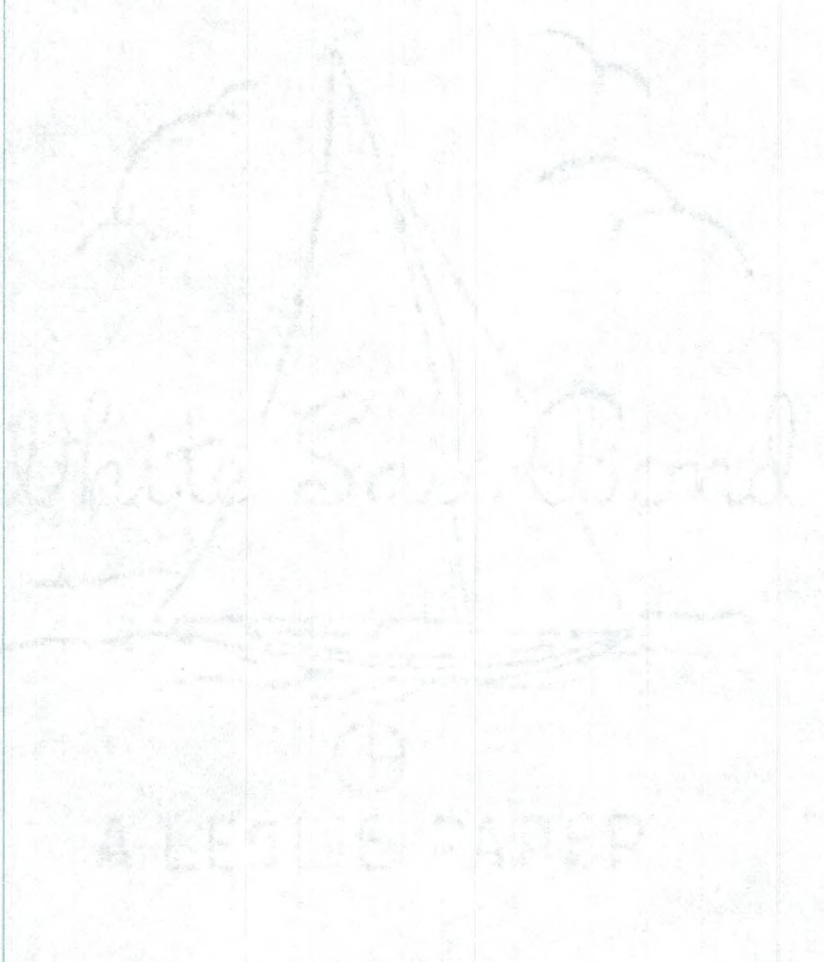
health service as their major type of insurance, had enrollments of over five thousand students. From this one might assume that student health services were very popular among the larger schools. As shown on Table 19, only three colleges of under one thousand students used a health service as their major insurance against accidents or illness.

Eight universities and colleges used a supplementary plan, beside the health service, to take care of athletic injuries. Three schools used a commercial plan and one a conference plan. It was interesting to note that the other four universities, all of whom were members of the Western Intercollegiate Athletic Conference, had their athletic injury bills paid by the athletic department.

One college used as their insurance a reserve fund which had been built up over a number of years. A yearly budget was also drawn from the tuition fees which usually took care of any injuries that happened. A health committee was set up to pass judgment on any bills that were submitted to be paid from the fund. This college stated that in the event of a large number of serious injuries the reserve would probably not be sufficient.

The remaining colleges reported information that could not be tabulated under either benefit or commercial insurance; four of the institutions did not have any insurance and did not undertake any obligations. The

remaining college stated that it did not have any insurance but took care of everything. How this was done was not disclosed by the school.



CHAPTER IV

SUMMARY

The main purpose of this study was to make a survey of the different types of insurance used in some colleges and universities in 1954-55. The study attempted to show the types of coverage, and how they have aided the student in standing the financial shock encountered in the treatment of injuries. This study was developed into two main topics, namely, (a) extent of institutions participating and not participating in commercial insurance, and (b) participation of schools in types of self insurance.

The method employed in this study was the normative survey. Questionnaires were sent out to one hundred twelve colleges and universities in an area constituting the northern half of the United States. The information obtained from the questionnaire was supplemented by material which was obtained from athletic associations and commercial companies.

The review of literature showed the apparent need for research on this phase of insurance. Very little information was found that pertained to the college and university level. Because of this lack of material most of the review is on information diagnosing insurance plans on a high school level. The literature indicated that high school group accident benefit plans were quite new, with Wisconsin being the first to inaugurate such a plan

White Sail Bond
in 1930.

All of the plans seemed to follow the same general theme. There were differences due to a variation in the amount of premiums paid. Methods of financing group high school plans were discussed and a variety of solutions were suggested.

Chapter II dealt with the survey of institutions participating and not participating in any type of commercial insurance. It was found that a total of twenty-four institutions, or 43.6 per cent of the fifty-three responding schools, used a commercial plan of some type. The information showed that ten institutions had a group commercial insurance plan which covered all college classes and activities. In only five cases where the school had some commercial insurance, was it found that they did not have any policy governing intercollegiate athletics.

No definite pattern was established for payment of premiums. Ten of the schools had the student pay the insurance premium; the fourteen commercially underwritten intercollegiate athletic plans were all paid by the institution.

The schedules of benefits were somewhat similar and large payment ranges were found concerning the special benefits.

The feeling among fifteen of the respondents was

that their present commercial insurance was not adequate. Nine of the schools stated their commercial plan was adequate for their situation.

The survey indicated that the greatest number of students covered by commercial insurance was in schools of more than five thousand enrollment. Five of the eleven commercial plans had only one school reporting.

It was established that commercial insurance, of some type, covered thirty two thousand five hundred and fifteen students.

Chapter III dealt with the types of self insurance which were found in use. The most prevalent type of self insurance was the student health service. The number of staff members, at the health services, seemed to change proportionately, from school to school, with the size of the student body.

Of the institutions using a health service plan, 77.3 per cent had a mandatory payment of fees which range from ten dollars a quarter to fifty cents per semester. Eighteen of the twenty two schools reported that their health service was an adequate method of student insurance.

Fourteen of the twenty two universities and colleges, having a health service as their major type of insurance, had enrollments of over five thousand students. Only three colleges of under one thousand students used a health service as their major insurance plan.

Four institutions stated a complete absence of insurance coverage of any type and did not undertake obligations for accident or illness. One school, of approximately seven hundred students, had built an accident and illness fund over a number of years to use in the event of need. The money was allocated from the tuition fees and was under the control of a joint student-faculty health committee. Any bill which was to be paid by the fund had to be channeled through the committee for approval before payment.

Conclusions

The following conclusions and recommendations might result from this study.

1. Some type of insurance against accident or illness exists in most of the colleges and universities of the northern part of the United States.
2. In many schools the present insurance plans are not an adequate means of taking care of accidents and illnesses.
3. The National Collegiate Athletic Association Plan was the most used commercial plan in the area polled.
4. Schools of over five thousand enrollment are found, in most cases, to use a health service or a commercial insurance plan as their major type of coverage.
5. Commercial group insurance and student health

services are the most common method of insurance.

6. All commercial plans, in the area polled, are financed by the student with the exception of intercollegiate athletic accident insurance.

7. There are more students covered by health services than by any other type of coverage.

8. The premiums and benefits of commercial insurance and health plans are roughly the same.

9. One half of the schools making up the Western Intercollegiate Athletic Conference pay for care of athletic injuries with athletic department funds.

Recommendations

1. All university and college student bodies and intercollegiate athletic teams should be covered, either under one of the commercial plans or under a plan organized and operated directly by the institution.

2. The coverage should be compulsory.

3. The benefits should be as broad as possible, including, in all instances, the so-called special benefits of transportation, hospitalization, consultant aid and dentistry.

4. If a commercial company does the underwriting for an athletic association insurance plan, there should be close cooperation between the company and the sponsoring or endorsing association.

White Sail Pond



A BLESSED ORDER

APPENDIX A

APPENDIX A

Questionnaire Used in This Study

INSURANCE PLANS USED IN COLLEGES AND UNIVERSITIES
OF THE NORTHERN UNITED STATES

University or College _____

State _____ Enrollment of School _____

PLEASE SEND A COPY OF EACH OF YOUR PRESENT INSURANCE AND, OR BENEFIT PLANS SO I MAY DETERMINE THE COVERAGES GIVEN UNDER YOUR PARTICULAR PLANS.

1. Does your institution assume liabilities for accidents of students engaged in any of the following activities?

YES NO

___ ___ Intercollegiate sports
 ___ ___ Physical Education classes
 ___ ___ All class activities
 ___ ___ All college activities

2. Do you believe the present overall insurance and benefit coverage of your institution is adequate?

Yes ___ No ___.

Definition of Terms

Benefit Plan - This is a non-commercial group plan. The payments under the plan are taken from dues of members.

Commercial Insurance - An insurance plan operated by commercial companies whose main function is to make money in a business way.

Self Insurance - Insurance for students within a college or university which is operated and controlled by the school.

Conference Plan - This may be either a benefit or commercial plan. The term, as used here, means a plan operated and controlled by a conference, and used exclusively by schools within the conference.

SELF INSURANCE

Please complete appropriate sections

General Comment	All student body accident coverage	Physical education classes	Intramural athletics	Intercollegiate athletics
If comprehensive coverage is used, (includes all sports and activities), what is the annual cost per student.				
Per cent paid by student				
Per cent paid by school				
If individual plans are used in each sport, what is the annual cost per student in:				
Football				
Basketball				
Baseball				
Hockey				
Other				
Number of students covered				
Coverage mandatory (check)				

COMMERCIAL INSURANCE

Please complete appropriate sections

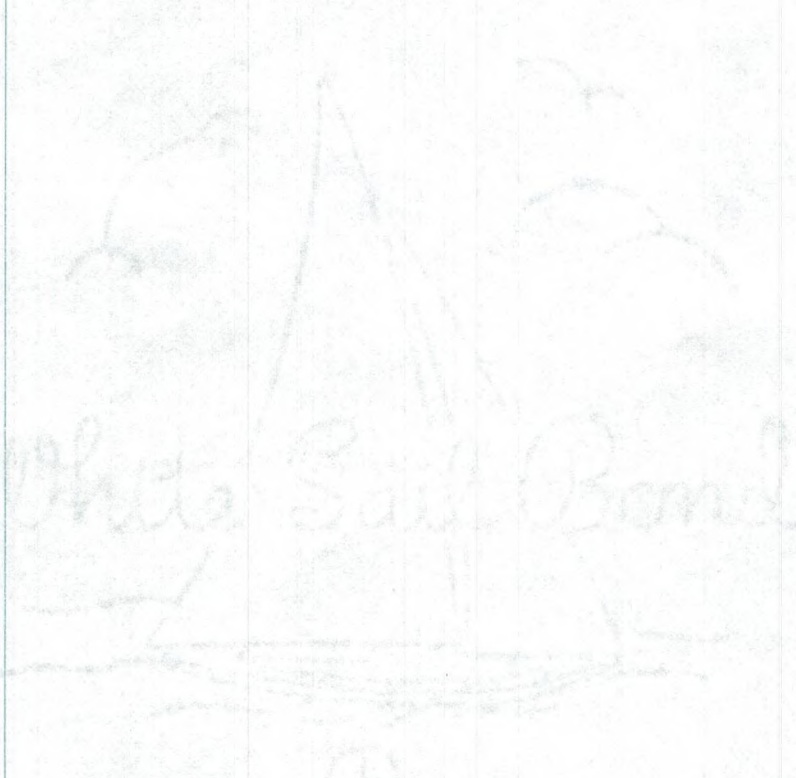
General Comment	All student body accident coverage	Physical education classes	Intramural athletics	Intercollegiate athletics	
If comprehensive coverage is used, (includes all sports and activities), what is the annual cost per student					
Per cent paid by student					
Per cent paid by school					
If individual plans are used in each sport, what is the annual cost per student in:					
Football					
Basketball					
Baseball					
Hockey					
Other					
Number of students covered					
Coverage mandatory (check)					

BENEFIT PLANS

Please complete appropriate sections

General Comment	All student body accident coverage	Physical education classes	Intramural athletics	Intercollegiate athletics	
If comprehensive coverage is used, (includes all sports and activities), what is the annual cost per student					
Per cent paid by student					
Per cent paid by school					
If individual plans are used in each sport, what is the annual cost per student in:					
Football					
Basketball					
Baseball					
Hockey					
Other					
Number of students covered					
Coverage mandatory (check)					

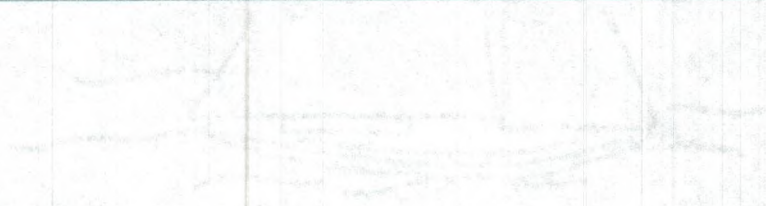
APPENDIX B



APPENDIX B

1. Mutual Benefit Health & Accident Association,
Omaha, Nebraska
2. United Pacific Insurance Company, Box 1216,
Tacoma 1, Washington
3. National Association of Intercollegiate Athletics,
1121 West 79th Street, Los Angeles 44,
California
4. National Collegiate Athletic Association, 209
Fairfax Building, Kansas City 5, Missouri
5. Educators Mutual Insurance Company, Lancaster,
Pennsylvania
6. North American Life and Casualty Company,
Minneapolis, Minnesota
7. Woodmen Accident Company, Lincoln, Nebraska
8. Continental Casualty Company, Chicago, Illinois
9. Globe Indemnity Company, Chicago, Illinois

9000 to 9000



ALLEGORIC PAPER

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