Commonwealth of Kentucky
Public Protection Cabinet

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Team Kentucky Encourages Families to Review Insurance Coverage Before Students Head to College

FRANKFORT, Ky. (Aug. 6, 2026) – As students prepare to move into residence halls and off-campus housing this fall, Team Kentucky is encouraging families to review their insurance policies to help avoid unexpected costs during the school year.

"College is an investment in your student's future. As families get ready to send their kids to a college near or far, it's also a good time to have a conversation about insurance," said **Gov. Beshear.** "The right insurance policies match your family's needs and protect you from unexpected expenses."

From health insurance and renters insurance to auto coverage, a few conversations before move-in day can help students understand their coverage and make informed decisions if they need medical care or experience a property loss.

"Starting college is an exciting milestone, and it's also a good time for families to make sure their insurance coverage matches their student's new living situation," said **Kentucky Department of Insurance Commissioner Sharon P. Clark**. "Taking a few minutes to review your policies now can help prevent confusion, unexpected expenses and coverage gaps later."

Health Insurance
Many college students can remain on a parent's health insurance plan until age 26 under federal law. Before students leave for campus, families should make sure they understand how their health plan works, including:

- Whether doctors, hospitals and urgent care facilities near campus are in the plan's provider network.
- Whether referrals or prior authorization are required for certain services.
- How to access care while away from home.
- Keeping a copy of their health insurance identification card, either digitally or in their wallet.

Students who do not have coverage through a parent's plan, or whose existing coverage provides limited access to providers near their college, may have the option to enroll in a student health insurance plan offered by their college or university.

Protecting Personal Property

Students often bring valuable belongings to campus, including bicycles, laptops, tablets, smartphones, gaming systems and other electronics. Families should consider whether their current insurance provides enough protection to replace those items if they are stolen or damaged.

Students living in residence halls may have some coverage for personal belongings under their parents' homeowners or renters insurance policy, although coverage limits and deductibles vary by insurer. Certain high-value items, such as jewelry or expensive electronics, may require additional coverage.

Students renting an apartment or house of-campus should consider purchasing renters insurance. A renters policy typically protects personal property and may also provide liability coverage if someone is injured in the rental unit. A landlord's insurance policy generally covers the building itself, not a tenant's personal belongings.

The department also recommends creating a home inventory that documents valuable possessions with photographs, descriptions and estimated values. An inventory can make the claims process faster and easier after a loss.

Auto Insurance Considerations

Students who plan to take a vehicle to college should review their auto insurance before leaving home. Discounts could be available for students with qualifying grades.

Parents should discuss with their insurance agent whether the student should remain on the family policy or obtain separate coverage, particularly if the vehicle will be garaged at a different address or in another state. Students attending college outside Kentucky should also understand the insurance requirements in the state where they will be living.

The Kentucky Department of Insurance offers consumer resources, educational publications and assistance for Kentuckians with insurance questions or concerns. Additional information is available at **https://insurance.ky.gov**.

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