



WHITE PAPER

Addressing the Crisis of Capacity and Well-being in Student Healthcare

Student well-being has long been a challenge in the U.S. higher education system. Today, many colleges and universities struggle to meet behavioral health needs and widening equity gaps because of tightening budgets and limited capacity.

While resources exist to support students' well-being, many remain out of reach simply because students don't know where to find them. They face a complex maze of their college, providers, payors and public programs.

Even when they find options, campus health and counseling centers are often understaffed, leading to long wait times for appointments. This capacity gap delays critical care. In addition, [73% of undergraduates](#) already face financial difficulty in school, according to the Student Financial Wellness Survey (Fall 2022 Semester Results), so the costs associated with healthcare are an added burden.

From a student's perspective, the system feels broken, as many students have difficulty finding the financial resources they need in case of a medical emergency, as cited by the same survey.

This paper examines the root causes and offers actionable steps to improve outcomes for students, universities and payors alike.

The state of student behavioral health

When students can't access timely care, their entire academic experience is affected. Consequences may include missed classes, higher dropout rates and reliance on expensive care settings like emergency rooms. For health plans, this results in higher costs, delayed interventions and greater administrative complexity.

To effectively support this population, it's important to understand the everyday challenges they go through.

Behavioral health issues

A majority ([87% of students](#)) cite studying as their primary source of stress. While a significant number of students experience specific mental disorders (see Figure 1). The constant pressures of academic life, finances and adjusting to new environments are seen as common causes. **Chronic stress can also manifest physically, causing headaches, digestive problems, muscle tension and sleep problems.**

The [numbers are even higher](#) for international students who often feel homesick and need to adapt to new environments, leading to culture shock, communication difficulties, social isolation and financial worries.



Figure 1: **Prevalence of student mental health problems**



Source: [The Health Minds Study 2024–2025](#)

Limited awareness

For many students, college is their first time navigating the healthcare system on their own. Those not on a parent’s plan may not know what their health insurance options are, like Student Health Insurance Plan (SHIP), Medicaid or marketplace plans.

They may not even understand the difference between a primary care physician and a specialist, or how to make an appointment.

Even campus clinics are underutilized because only [33% of students](#) know about them.

Social, financial and privacy concerns

Other barriers to seeking help include:

–**Stigma:** Many students perceive seeking mental health help as a sign of weakness or fear their problems will be misunderstood.

–**Privacy concerns:** Some fear that their health information might be shared with others.

–**Cost:** High out-of-pocket costs prevent some students from seeking medical and behavioral healthcare – especially students from lower-income households (who make up a larger share of the uninsured).

Overall, [73% of undergraduates](#) already face financial difficulties, as mentioned.

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Expanding student health support

Addressing the breadth of issues requires a strategic, unified effort to improve access, knowledge and prevention. Partnering with a specialized partner, like TaskUs, helps solve the capacity challenge and strengthen the student health ecosystem overall.

Here's how.

1. 24/7 multi-channel support

Students often need help after hours, during exams, late at night or across time zones.

Support partners run 24/7 contact centers (voice, chat, SMS, social) for health navigation, appointment scheduling, telehealth triage and benefit questions.

Essentially, this kind of round-the-clock availability means access is never "closed." This approach reduces missed appointments and eases the burden on campus clinics.

2. Benefits navigation & enrollment assistance

Outsourced teams know the ins and outs of the U.S. healthcare system, and often have healthcare or clinical backgrounds.

They can answer complex questions and guide students through eligibility checks, enrollment steps and renewals.

As a global provider, TaskUs offers support in 30+ languages, ensuring diverse student populations are properly served.

3. Behavioral health first-line triage

With demand for counseling far exceeding available resources, external partners can provide a critical first line of support.

For example, TaskUs can staff trained, HIPAA-compliant care coordinators to handle intake, risk assessment and routing to appropriate resources. This includes connecting students to digital cognitive behavioral therapy (CBT) platforms, peer support groups or licensed mental health professionals.

This type of triage system leads to faster access to care, lower wait times and better crisis management.

4. Data & analytics support

Universities and payors also need visibility into resource use, service gaps and health outcomes to understand what's working and where students might be falling through the cracks. These insights help identify unmet needs, allocate funding effectively and design proactive interventions that improve both student well-being and program efficiency.

We provide centralized data management, reporting dashboards and predictive analytics to help with capacity planning, identifying at-risk populations and making better, data-driven decisions.



5. Compliance & privacy assurance

Handling health data involves strict adherence to evolving privacy and security standards.

TaskUs applies a comprehensive framework of security protocols, including SOC 2, HITRUST, and ISO-certified processes to safeguard sensitive student information. These controls maintain data integrity and confidentiality, instilling confidence among universities, payors and regulators.

A collaborative approach

Supporting student health is no longer just a campus challenge. Optimal success depends on collaboration with operational experts like TaskUs who can handle navigation, communication, and scale, freeing campus clinicians to do what they do best — provide care.

As a specialized outsourcing provider, we bridge the gaps among students, universities, payors and public programs, ensuring that every student has the knowledge, access and support they need to thrive.



About TaskUs

TaskUs is a leading provider of outsourced digital services and next-generation customer experience to the world's most innovative companies, helping its clients represent, protect, and grow their brands. Leveraging a cloud-based infrastructure, TaskUs serves clients in fast-growing sectors, including social media, e-commerce, gaming, streaming media, food delivery and ride-sharing, technology, financial services, and healthcare. As of March 31, 2025, TaskUs had a worldwide headcount of approximately 61,400 people across 28 locations in 12 countries, including the United States, the Philippines and India.

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