

Important Considerations: What Kind of Insurance Do You Have?

Prior to deciding to waive enrollment in the sponsored Student Health Insurance Plan offered by your school, there are important things you should know about limitations that may exist with the employer-based or other health insurance plan in which you / your child are currently enrolled.

Note: Once the waiver period / open enrollment period has closed, there will be no further opportunity to enroll in the school-sponsored Student Health Insurance Plan without a Qualifying Life Event for the remainder of the academic year, so please review your options carefully prior to making a decision.

“My / My parent’s employer-based plan has an high individual annual deductible”

- As many employers move toward high-deductible plans, it is recommended that you review the benefits offered by your school’s sponsored Student Health Insurance Plan.
- In many cases, the annual premium of the Student Health Insurance Plan is less than the individual deductible under an employer’s plan.
- Student Health Insurance Plans feature low deductibles and more first-dollar coverage, making them an economical choice compared to meeting a high individual deductible.

“I / My parents have an HMO Plan based in my home state, which is not the state where I am / my student is attending college”

- HMO plans outside of the state are very likely to not have access to providers in other geographical regions.
- HMO plans also require referrals made by Primary Care Physicians (PCPs) to seek service by a specialist. Often times, PCPs will not make a referral without seeing the insured in person. This can result in delaying care due to the student having to travel home, miss class and incur expense in order to receive the necessary referral. In many cases, this results in delaying necessary treatment.
- HMO plans will frequently only allow access to emergency care while in another state/geographic area. This emergency care does not include any preventive care services, services for diagnostic, lab & x-ray or mental health services- among many other important services.

“I / My parents have an insurance plan through Kaiser Permanente”

- See above section regarding HMOs. Kaiser Permanente is also a type of HMO, offering coverage exclusively at their facilities throughout the country.
- Kaiser Permanente Facilities currently only exist in very few states, leaving their insureds without access to non-emergency care when outside of the coverage area.

“I / My parents have purchased an Insurance Plan through Healthcare.gov or my home state Insurance Marketplace”

- The majority of plans available through Healthcare.gov or your home state Insurance Marketplace are limited-network HMOs, which carry the same challenges as outlined in the HMO section above.
- State Marketplace plans can only be purchased in the state in which you are a permanent resident, meaning a student attending college in a state outside their home state will not have access to purchase insurance plans through the Marketplace in the state in which they attend school.
- A note regarding subsidies: though subsidies are available through State Marketplaces, they are based on household income. This means that if your student is still considered a dependent for your tax purposes, parent income will be taken into account when determining eligibility for subsidies.

“I am / My parents are enrolled in a Medicaid Plan and my home state is not the state in which I am/my student is going to college”

- Note that Medicaid plans may be known by many names, such as MassHealth (MA), Husky Health (CT), MaineCare (ME) or Medi-Cal (CA)
- Please note that certain states assign Medicaid based on county of residence (CA and NY, for example).
- Be aware that Medicaid plans are run by each individual state (or county) and do not currently offer any reciprocity to other states.
- Because of this, students attending school outside of their home state who are on a Medicaid plan based in their home state will only have access to emergency care. This emergency care does not include any preventive care services, services for diagnostic, lab & x-ray or mental health services- among many other important services.
- Also be aware that dependents on a parent or guardian’s Medicaid plan are generally terminated from coverage on their 19th birthday, unless the child meets Medicaid eligibility on their own.
- Similar to marketplace subsidies, eligibility for Medicaid is based on household income. This means that if your student is still considered a dependent for your tax purposes, parent income will be taken into account when determining eligibility for Medicaid.

“I am / My parents are enrolled in a Medicaid Plan and my home state is the state in which I am/my student is going to college”

- For students attending college in the same state in which they are a resident, Medicaid may be a viable option for you.
- Be aware that not all providers accept Medicaid payments for service and that finding a Medicaid provider accepting new patients can be a challenge.
- Please note that certain states assign Medicaid based on county of residence (CA and NY, for example).
- If you will be in a different part of your home state when you attend school, you should be aware that you may have to travel significant distance to receive care through your PCP and any specialists to which they may refer you.
- Becoming established with a new PCP is very likely to take some time. Should you be using an in-state Medicaid Plan, we recommend that you take care of this prior to leaving for school so that you can receive necessary medical care with minimal delays once your classes begin.
- Also be aware that dependents on a parent or guardian’s Medicaid plan are generally terminated from coverage on their 19th birthday, unless the child meets Medicaid eligibility on their own.
- Similar to marketplace subsidies, eligibility for Medicaid is based on household income. This means that if your student is still considered a dependent for your tax purposes, parent income will be taken into account when determining eligibility for Medicaid.

Prior to completing the waiver form, we recommend contacting your insurance provider to let them know the city/state in which you / your child will be attending college, and use the provided checklist to determine if your plan offers comparable coverage to the sponsored Student Health Insurance Plan.