

HEALTH INSURANCE FOR COLLEGE STUDENTS

Learn about the importance of health insurance and about your options as a college student.

Coverage Options

As a college student, you have a variety of plan options, and it is in your best interest to examine the benefits and drawbacks of each one:

- **Parents' Health Insurance Plan:** Individuals up to age 26 who are not eligible for group coverage outside their parents' plan are entitled to coverage on their parents' plan. This can be a convenient option because all billing and claims are handled by your parents. However, if you attend school in a different state, your coverage levels may drop, and it may be more expensive than other coverage options.
- **School-sponsored Health Insurance Plan:** Many schools offer insurance plans for full-time students. They tend to be relatively affordable and convenient, as medical services are often available on campus. However, the plan may not cover services you receive off campus and may have limits in the coverage. This plan also will drop your coverage if you graduate or drop below full-time student status.
- **Student Health Insurance Plan:** Full-time students ages 17-29 at a state-accredited college are eligible. One major advantage is that coverage travels with you if you go to school in a different state. But, it may be more expensive than individual health coverage, may not be available in your state and you may be declined based on your medical history.
- **Individual Health Insurance Plan:** Most states offer several affordable options with a range of benefit options, and the biggest advantage is that you can keep this coverage after you graduate or drop credit hours. One downfall is that medical claims may not be paid at the highest level when at home if your family lives in another state, and you could be declined coverage based on your medical history.

How to Make the Best Decision for You

In order to choose the plan that is best suited to you and your situation, consider the following criteria:

1. **Health Benefits:** Make sure you know what benefits each plan you're considering offers. Buy only what is important to you, but don't skimp on benefits that you truly need.
2. **Costs:** Consider which plans match your budget in terms of premium, deductible, copayments and coinsurance.

3. **Physician Network:** If you have a preferred doctor, make sure to check which plans include him or her in their physician network.
4. **Brand:** Are there brand-name carriers that you prefer or would like to avoid?

We're Here to Help

We make sure that you are informed about all your coverage options so you can make the best choice for your health and budget. Consult with Autumn Insurance & Benefits today!

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