

HEIDELBERG UNIVERSITY

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Student Insurance Memo

Dear Heidelberg Students and Parents:

Medical bills due to accident, injury or illness can create a financial burden for students who are uninsured or underinsured. A student away from home and without health insurance can easily spend more money on health care for a minor illness or injury than the annual cost of a health insurance policy itself. To minimize the risk, Heidelberg University encourages all students to look into their health insurance in order to ensure they are adequately covered both at home and on campus.

Some students may be covered under their parents' health insurance plans. It is essential to check with the health insurance company to determine eligibility. Oftentimes, a student going away to school will still be covered under his/her parents' plan, but will be out-of-network while he/she is away at school. For this reason, it is important to ask about medical providers in the Tiffin, Ohio area or to consider a supplemental policy for the student while on campus.

Some students may not be covered under their parents' health insurance and should consider purchasing a health insurance plan for themselves. **Currently, Heidelberg University does not endorse or provide a specific student health or supplemental insurance plan.**

There are numerous internet web sites that offer student and/or individual health insurance plans which may be found by using an Internet search engine and entering the keywords: "student health insurance." In addition, you may contact an insurance broker in your area. The Health Insurance Marketplace, created by the Affordable Care Act, also offers healthcare coverage.

There are many things to consider when purchasing a health insurance plan, including, but not limited to affordability, quality of coverage, financial-rating of the insurance company, out-of-pocket expenses, and accessibility of in-network medical providers in the area. For instance, a plan that includes Tiffin area physicians as a part of their "In Network" may be more favorable than a plan that requires the student to travel a distance to be seen by an "In Network" physician. You may wish to educate yourself by beginning your search for a student health plan at a website devoted to helping students and parents through the process of purchasing health insurance.

The following sites may be helpful in answering your questions and guiding your decisions:

http://www.studentfinancedomain.com/budgets/student_health_insurance.aspx

<http://www.healthinsuranceindepth.com>

<http://www.healthcare.gov>

If you have other questions about student health and wellness, please contact us at any time.

Sincerely,

John Wilkin
Vice President of Administration & Business Affairs

Janelle Baldosser, CNP
Director, Stoner Health & Counseling Center