

AMA-MSS CTUW Modules

#10 - Resources for Uninsured Students

Description:

Most schools require students to purchase their insurance or offer proof of insurance in order to attend. However this is not true in all cases or students may lose their coverage mid-year due to extenuating circumstances.

Having options available for these students during *Covering the Uninsured Week*, and beyond, would be beneficial.

Resources for uninsured students include assistance in finding private insurance coverage and creating a list of community and lower cost health services in your area.

These options vary between states and cities, so this step will require some internet/phone/email work on the organizer's part.

Resources:

Health care options for those without insurance:

- Finding local community health services (<http://ask.hrsa.gov/pc/>)
- Planned Parenthood (<http://www.plannedparenthood.org>)
- Available on the *Covering the Uninsured Week* website is a guide to finding health insurance by state. Some of the information is not applicable to students, but there is some useful information. (<http://covertheuninsuredweek.org/stateguides/>)
- For dental care – check out the local dental school's available treatments.

Private insurance options:

- Not all insurance companies have private insurance available in all regions/states.
- The phone book or some of the listed Internet sources may be your best options for locating information, but these might also be overwhelming.
- Most companies will send out an information packet with their general pricing and coverage options.
- The key is to offer students information on where to start researching. Finding private insurance is a daunting task.
- Also, provide information on the different types of coverage (full versus Major Medical/catastrophic).

Major Insurers:

- BlueCross BlueShield (<http://www.bcbs.com/>)
- Kaiser Permanente (<http://www.kaiserpermanente.org/>)
- PacifiCare (<http://www.pacificare.com>)
- United Health Care (<http://www.uhc.com/>)
- Aetna (www.aetna.com/)
- Cigna (<http://cigna.com/>)

Comparison quotes (like “Geiko” for health insurance):

- <http://insureco.org>
- <http://InsureMe.com>