



College Healthcare Discussion Guide

Nancy Hatcher, MSW, Children's Hospital Central California offered TFY a list of questions for health insurance carriers that every family should know the answers to before someone in their family starts school.

Here are those questions:

1. Does the student's present health insurance continue while the student is in school?
2. Is there a required number of credits that the student must carry in order for the insurance to continue?
3. Is there an age limit for the student's coverage?
4. Will the student be covered if the student has a state-funded plan such as Medicaid or, in California, Medi-Cal, and opts to attend an out-of-state school?
5. Are there providers covered by the student's health insurance in the local area in which the student will attend school?
6. If the student is covered by an HMO and there is not an affiliate of that HMO in the local area of the college or university, where can the student find covered treatment?
7. What documents will be required for reimbursement – should the student have to pay "out of pocket" for care?
8. Will the health insurance company provide for the delivery of factor and other supplies out of state, or does the student's home care company deliver outside of the student's home area?
9. If you are an SSI recipient, will your benefits continue without interruption if you move?
10. Whom do you need to notify of beneficiary change or an address change, or, can you arrange for direct deposit into your bank account if you have not already done so?

