

Health Insurance 101



Health insurance is a complicated, yet necessary need to address. Being older than 18 and having a chronic health condition can make the process even more complex. Here are some tips for figuring out how to navigate health insurance when going to college.

**This infographic is specific for students attending college in Massachusetts.*

What are my options for health insurance when I go to college?

State Insurance

Medicaid requires you to be a resident of the state and does not transfer care between states. Call (800)-272-4232, MA's HCFA (*healthcare for all*) helpline for more information on how this applies to your situation

Family Insurance

Open network PPO plans allow you to *choose* your health care providers.

Before the plan begins, a deductible (annual amount) is paid in order to have your healthcare costs covered.

Size of deductibles vary with plans and once paid, you pay a copay (portion of charges) upon medical needs.

PPO plans allow you to take insurance out of state but HMO plans do not. An HMO plan will require you to buy additional insurance in MA

HMO plans choose a *network* of healthcare providers (doctors & hospitals) to coordinate your care.

Most HMO providers are paid per-patient monthly rates, regardless of the number of doctor's visits.

HMOs are generally the more economic choice but give you less agency in choosing your doctors

University Insurance

school specific

How do I know which option is best for me?

Investigate your student health plan

your school may subsidize health insurance for low-income students

Look at The Connector

<https://www.mahix.org/individual/>

Massachusetts marketplace for health and dental insurance

How do I find a new GI after I move?

Doctors are affiliated with your health insurance.

Look at your insurance company's provider guide to see the 'in network' providers around you.

Each insurance provider has their own formula for medication coverage. Your doctor will be a good resource to help you find medications that align with your health insurance's policy.

What about medication?

We know this process can be overwhelming. There are also people in the Health Services of many universities who can assist you with this process and your particular circumstance.

Disclaimer

This resource was developed by IBD University Inc. It is not inclusive of all students' circumstances and should be used as a starting point for finding the right plan for you. It has been reviewed by Amy Lischko, a professor of Public Health and Community Medicine at Tufts University School of Medicine.

