

Other Health Insurance Options When Ineligible For UW Insurance Coverage

To view this page on the web, go to: www.uw.edu/admin/hr/benefits/insure/other-hlth.html

Private Health Insurance Options

Stay on Your Parent's Insurance

Under the Affordable Care Act, if your parent's plan covers children, they may keep you on their health insurance policy until you turn 26 years old. Check the Certificate of Coverage for your parent's health plan.

COBRA for Students

Students age 26 and older who are no longer eligible for coverage under a parent's health insurance plan may be eligible for COBRA. There are other categories that may make individuals eligible for 18 to 36 months of COBRA. For example, special rules may allow extended coverage for an individual who is disabled within the meaning of the Social Security Act. For more information about COBRA, see the [U.S. Department of Labor's FAQs](#).

COBRA for Employees and Dependents

Employees, spouses, and covered dependents are eligible for COBRA under these conditions:

- Reduction in the number of hours worked by covered employee falling below the level for health insurance
- Employee is enrolled in Medicare
- Divorce or legal separation from covered employee
- Death of covered employee
- Loss of "dependent child" status
- Voluntary or involuntary termination of employment of covered employee (for reasons other than "gross misconduct")

COBRA law applies only to employers that have 20 or more employees, and coverage is identical to whatever current employees receive. You must pay the COBRA premium to obtain coverage. See the [COBRA web pages](#).

Short-term Health Insurance

This type of non-renewable and relatively inexpensive plan provides coverage ranging from 30 days to six months. This can be useful if you are in a job transition, you do not have access to COBRA rights, or you are visiting the UW from another state or country. Use an internet search engine to learn more and shop wisely.

Professional Associations

Many professional and fraternal associations offer health insurance to their members. Association plans vary widely in the way that benefits are administered. Be sure to educate yourself about the provisions of coverage. Some association plans have a very limited and restricted payment schedule. You are responsible for all costs above the scheduled amount.

Public Health Insurance Options

Affordable Care Act

The Affordable Care Act (ACA) is the law that is commonly referred to as "health care reform" or "Obama Care." It became law in 2010 and brings major improvements to our health care system by increasing access to affordable health care for individuals, families, seniors, and businesses.

In Washington, everyone who still needs health insurance may use the **Washington Healthplanfinder** web portal at <http://www.wahealthplanfinder.org>

This is where, if you are a Washington citizen with low income, you can apply for **Apple Health**, a combination of two programs formerly known as Children's Health Insurance Program (CHIP) and the Medicaid Premium Payment Program.

Or, if you don't qualify for Apple Health, you may still qualify for a *subsidized* health care plan.

Residents of Washington state should go through [Washington Healthplanfinder.org](http://WashingtonHealthplanfinder.org) or call the Customer Support Line at 855-923-4633.

Residents of other states should go through healthcare.gov to find the health exchange for their state.

Other Resources

Statewide Health Insurance Benefits Advisors (SHIBA)

SHIBA is a statewide network of volunteers trained by the Washington State Office of the Insurance Commissioner to assist, educate and advocate for consumers about health insurance and health care access issues. The service is free.

Community Clinics offer health care on a sliding fee schedule. Contact a SHIBA HelpLine representative for a list of Community Clinics in your area at:

SHIBA HelpLine
(800) 397-4422
TDD: (360) 664-3154
www.insurance.wa.gov/about-oic/what-we-do/advocate-for-consumers/shiba/

Washington State Office of the Insurance Commissioner

The Insurance Commissioner's Office has responsibility for regulating all insurance business in Washington under the authority granted by the insurance laws of this state. Learn more at www.insurance.wa.gov.

Common Insurance Terms

- **Premium** - The periodic payment required to keep a policy in effect.
- **Deductible** - The portion you must pay before insurance coverage begins.
- **Co-insurance** - The percentage you pay when your health plan pays less than 100% of covered costs. This is sometimes known as "percentage participation." This usually applies after a specified deductible is met.
- **Co-payment** - Your share of a specific health care bill charged at the time of service, usually about \$20 for an office visit.
- **Comprehensive insurance** has a higher premium and lower deductible than catastrophic insurance and covers most medical services.
- **Catastrophic insurance** has lower premiums and a higher deductible than comprehensive insurance and only covers major medical services.