Dear Alice,

Does Columbia have available a temporary health insurance plan for graduates not yet employed? If not, do you have any specific recommendation as to where catastrophic illness insurance can be purchased?

Answer

Dear Reader,

Yes, Columbia’s Student Health Insurance Plan (for both Morningside and Medical Center students) offers a continuation plan to those students who were enrolled in the plan in their final term as a registered student, and have graduated or are otherwise ineligible to continue the student plan. The continuation plan can serve as transitional health insurance for the student and his or her dependents until s/he is employed or matriculated at another academic institution. The student may continue his or her coverage for either one month or four months. If you are not on Columbia's insurance, check with your insurance company for their continuation options.

Keep in mind that the Columbia Student Health Insurance Plan, offered by Columbia University and administered by Aetna Student Health, ends on August 31 for most graduates. (If you are completing your studies in December, your coverage will end earlier. To enroll in continuation coverage, you must sign up and pay the entire premium within 45 days of the expiration of coverage under the Student Health Insurance Plan. Enrollment applications are available through the Aetna website.

Put some consideration into your selection: once you select a period of continuation coverage, you cannot make a change or extend the period further. The deadline to enroll for continuation coverage is October 13, 2014 and after December 31, 2014, the continuation coverage option will no longer be available. Students who don’t meet the previous insurance enrollment criteria or would like to enroll in continuation coverage after that time may want to check out options on the Healthcare Marketplace.

Check out the related Q&A for more information about insurance coverage and your health care. Best of luck!

Alice!

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