Health insurance options after college [1]

Dear Alice,

I recently graduated college and have yet to get a job; therefore, I am no longer insured. I was wondering how I can go about getting health insurance until I find a job with benefits?

Answer

Dear Reader,

A great many students (and parents) worry about health insurance coverage for job-hunting recent graduates. A number of options for you and others in this situation are available.

Continuation of your school's health insurance plan. Some schools offer extensions of their student health insurance plans, realizing that graduates seeking jobs have limited options. If you have been covered under your school's plan, you may want to ask about this possibility. Try contacting your school's health service, registrar's office, or whoever administrates the insurance coverage for your school.

Continuation of your parents'/guardians' plan(s). The Affordable Care Act of 2010 currently allows young adults to be covered under their parents'/guardians' insurance plan(s) up to the age of 26 if they are not eligible for employment-based coverage. Starting in 2014, young adults will have the option to remain on their parents'/guardians' plan(s) up to the age of 26 regardless of employment-based eligibility. Additionally, if you have an existing health condition you may be able to take advantage of COBRA [2], which would allow you to stay on your parents'/guardians' policy for up to 36 months post-graduation. Be sure to check your state’s regulations [3] since restrictions and extensions vary.

Buy coverage for yourself. For those who have graduated and are not covered under their school or parents'/guardians' plans, this might be the only option available for health insurance. You will have to do research yourself to determine what plan and provider is best for you. You may want to start at HealthCare.gov [4]. It is a comprehensive website that includes both public and private health insurance information. By answering a few simple questions, the website points you in the right direction based on your individual needs and characteristics. It may also be helpful to visit Consumer Reports [5].
Keep these basic questions in mind while thinking about insurance policies:

- Your budget: how much money are you willing to spend on your insurance policy? How much does each plan charge for monthly premiums and co-payments for services and/or prescriptions?
- What types of services will you need? Which are priorities? For example, you may want a plan that includes dental and vision coverage. On the other hand, that may not be a big concern for you at this time. Take into account any chronic health conditions or ongoing prescription needs you may have, and remember that insurance is designed to offset the costs of both expected and unexpected health care needs. Although it may seem unlikely right now, you want to be prepared in case of an emergency.
- How much freedom do you want in being able to choose which health care providers or specialists to see? Some plans are fee-for-service or point of service (POS), which means they offer you greater flexibility in choosing health care providers. Others, such as HMOs (Health Maintenance Organizations) or PPOs (Preferred Provider Organizations) have more restrictions. You may want to consider geographical convenience, areas of specialty based on your needs, and pre-existing relationships you have with any providers.
- What recommendations do your family, friends, and former health care providers have for you? Asking around could be of some benefit.

Researching insurance options may be confusing and daunting, but your choice may make a big difference when a need to use the coverage comes up. Best of luck in deciding which insurance plan meets your needs, and in finding a job!

Alice!
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