Things To Know About Health Coverage
Health Coverage Options for College Students

College students have several choices for health coverage. There’s no special student exemption from the penalty that people without coverage pay.

If you have a student health plan

- If you’re covered by a student health plan, in most cases you’re considered covered under the health care law. You won’t have to pay the penalty that people without coverage must generally pay. Check with your student health plan to see if it qualifies as coverage under the health law.

- Even if you have access to a student health plan, you can buy a health plan through the Marketplace instead. You may qualify for lower monthly premiums and other savings based on your income.

When filling out the Marketplace application, choose “No” when answering whether you currently have health coverage. Choose “No” even if you have a student health plan now and plan to drop it in order to enroll in a Marketplace plan.

Filing a tax return

- If your income is low and you therefore don’t have to file a federal tax return, you won’t have to pay the penalty, even if you don’t have coverage. (The filing limit in 2015 was about $11,670 gross income per year for an individual.)

- But if you want to qualify for lower costs on an insurance plan based on your income, you must file a tax return for the year of the coverage. This is true no matter how low your income is.

Catastrophic health plans

If you’re under 30, you can buy a catastrophic health plan. These plans usually have lower monthly premiums but high deductibles. This means you pay for most of your care yourself, up to a certain amount. After that, the insurance company pays its share for covered services. A catastrophic plan is an affordable way to protect yourself from worst-case scenarios, like serious accidents or illnesses.

Coverage on a parent’s plan

If your parents plan covers dependents you are able to stay on that plan till the age of 26, even if you are financially dependent.

Medicaid coverage

When you fill out a Marketplace application, you’ll also find out whether you qualify for coverage through Medicaid, a combined state and federal program that provides coverage to people with limited incomes, disabilities, and some family situations.

If you or someone you know have any questions on how the Affordable Care Act affects you or your family and want help filling out an application there are navigators around the state to provide free services for you. Call Wyoming 2-1-1 for information or visit wyoming211.org to find an event near you. Visit healthcare.gov to look at plans or to fill out an application.
Accidental Injury Insurance

Who Is Covered?
All WWCC Students carrying 12 or more credit hours.

Period of Coverage
August 22, 2015 throughout the end of enrollment for the 2015-2016 academic year. Injuries must be reported within 10 days of the injury.

Benefits
This policy acts as secondary to any other existing insurance policy. Policy can act as primary if the injured student has no other insurance coverage. In some cases, proof of non-coverage will be required. This policy will pay up to $1500 for an accidental injury. This policy covers reasonable and customary costs of X-rays, laboratory work, hospital work, hospital stays, physician’s fees, ambulance, medicines, as rendered by a licensed US medical provider. The maximum benefit of $1,500 is as a result of any one accident.

Filing For Benefits
In the event of a claim, the student should:

- If at the College, report at once to the office of the Vice President for Student Success Services Office (room 3011). See Debi Monroe, dmonroe@wwcc.wy.edu or 307-382-1655.

- If away from the College, consult a qualified doctor or hospital for treatment and upon returning, report promptly to the office of the Vice President for Student Success for instruction in filing for benefits.

- A brochure is available to explain plan exclusions in greater detail.

**ACCIDENT CLAIM FORMS MAY BE COMPLETED IN THE VICE PRESIDENT FOR STUDENT SUCCESS SERVICES OFFICE, ROOM 3011**

Health Insurance
Although Western does not require all students to carry health insurance, we certainly encourage it. Please check carrier websites or contact local health insurance companies to find the policy that would best fit your needs.