

# MILLS COLLEGE STUDENTS

## Health Insurance

### FOLLOWING GRADUATION

If you are graduating or otherwise leaving the College, it is important to plan ahead for continuing your health insurance coverage. Kaiser is offering graduating students currently enrolled in Kaiser the opportunity to enroll into two of their Plans without the need and use of a *Certificate of Group Health Plan Coverage*. The two Plans will be guaranteed issue.

#### **When will you lose your coverage?**

- ✓ If your final semester is a Spring semester, your last day of Kaiser coverage is August 14.
- ✓ If your final semester is a Fall semester, your last day of Kaiser coverage is January 14.

#### **Brokers:**

##### **PSW Benefit Resources**

PSW Benefit Resources, the broker for the Mills College Student Health Plan, can provide assistance with selecting and applying for an individual health insurance plan. There is no fee for using these services. Visit [www.pswbenefits.com](http://www.pswbenefits.com) or call 650-343-6681.

#### **Coverage Options:**

##### **Kaiser Conversion and Individual Plans**

As a Mills student currently covered through the Kaiser Student Health Plan, you may convert your current coverage to one of two individual Conversion Plans. There is no medical review and these are guaranteed issue. Only a student remaining in Northern California can enroll; others must undergo medical review and approval is required. A student has only 63 days from his/her termination date to enroll into one of the Conversion Plans and then must pay for it on his/her own. However, if you would like to choose a less expensive plan, you can apply for a Kaiser Permanente Individual and Family plans which require medical review. If you are approved, you have a choice of many different plan designs. For more information, you can go to [www.buykp.org](http://www.buykp.org).

##### **e-Health Insurance**

eHealthInsurance Services, Inc. is an online licensed health insurance service that allows you to get quotes, compare plans, and apply for individual health insurance plans online. Visit [www.ehealthinsurance.com](http://www.ehealthinsurance.com) or call (800) 977-8860.

**To obtain information about individual insurance plans, you may contact:**

PPO AND HMO INSURANCE PLANS	PUBLIC HEALTH INSURANCE PROGRAMS
<b>Aetna</b> (with optional Dental coverage) (800) 694-3258 <a href="http://www.aetna.com">www.aetna.com</a>	<b>Medi-Cal</b> California Department of Health Care Services (800) 430-4263 (Health Care Options) <a href="http://www.dhcs.ca.gov/services/medi-cal/">http://www.dhcs.ca.gov/services/medi-cal/</a>
<b>Anthem Blue Cross</b> (800) 777-6000 <a href="http://www.anthem.com/ca">www.anthem.com/ca</a>	<b>Alameda County Social Services Department</b> (510) 777-2300 (toll free (800) 698-1118) <a href="http://www.alamedasocialservices.org/public/services/medical_care/">http://www.alamedasocialservices.org/public/services/medical_care/</a>
<b>Blue Shield of California</b> (with optional Dental coverage) (800) 660-3007 <a href="http://www.blueshieldca.com">www.blueshieldca.com</a>	<b>Major Risk Medical Insurance Plan</b> (800) 289-6574 <a href="http://www.mrmib.ca.gov/">http://www.mrmib.ca.gov/</a>
<b>Kaiser Permanente</b> Northern California Region (800) 232-5100 <a href="http://www.kp.org/applyonline/ncal">www.kp.org/applyonline/ncal</a>	
<b>Health Net</b> (800) 909-3447 <a href="http://www.healthnet.com">www.healthnet.com</a>	
<b>United Healthcare</b> (800) 516-2596 <a href="http://www.uhone.com">www.uhone.com</a>	

**NOTES**

- When considering a non-Kaiser Individual Health Insurance Plan, there are two options:
  - #1. An individual Plan medically underwritten using evidence of insurability provided by the applicant. Approval by the insurance company is based upon the responses from the applicant and from any other service provider recently utilized by the applicant. The timing for approval or denial is uncertain. Premium rates are lower than #2 below and benefits are generally higher than #2 below.
  - #2. An individual plan referred to as a “HIPAA Compliant Plan” which requires no medical evidence of insurability and is guarantee issued. Approval is based upon the applicant providing a HIPAA approved *Certificate of Group Health Plan Coverage* within 63 days of the loss of the Mills College Student Health Plan through Kaiser along with their application to the non-Kaiser insurance company of choice.
- We recommend that you call (510-430-2260) or stop by the office of the Director of Wellness and Community Outreach to obtain a *Certificate of Group Health Plan Coverage* as proof of your continuous insurance coverage prior to your departure from Mills. This may help you to avoid being subject to pre-existing condition exclusions when you sign up for a new health insurance plan.
- This information is provided as a service to students. It is not meant as a Mills College endorsement of any insurance company, plan, or broker. The information provided is a summary only and is subject to change. Contact the insurance company or a broker for additional plan details and the most current information about eligibility and benefits.