

Your health is essential to achieving your goals at Cornell. Access to health care and effective health insurance are essential to your health. Without adequate coverage, unexpected medical expenses could alter your future dramatically. That is why Cornell requires all students to have quality health insurance.

What insurance will meet Cornell's requirements *and* be right for you? A parent's plan? An employer plan? Cornell's Student Health Insurance Plan (SHIP)? You are in the best position to make that decision, if you make it as an "informed consumer." Make sure you understand the details of any plan you are considering: what it covers, how it works, and whether it facilitates or impedes access to timely, affordable, convenient, and confidential care – at Cornell, in Ithaca, or wherever you go for study, work, or travel. Compare plans on these points.

Accessibility

- First, determine how a plan will (or will not) cover various kinds of health services (lab tests, xrays, prescriptions, specialty care, hospitalization, etc.) in Ithaca, or wherever you may need it.
- Some plans provide adequate coverage for students in Ithaca or elsewhere; many will not. If a plan requires travel to an in network provider or facility, please reconsider. Students are not well-served if they have to delay getting needed health care, take time to travel out of town, or pay out of network costs.
- Students in Ithaca: make sure your insurance will cover services at Cayuga Medical Center. The nearest alternatives for hospital and diagnostic coverage are likely to be 30 or more minutes away. In rural upstate New York, transportation options are quite limited, especially for someone who is sick, injured, and busy at school.
- SHIP covers inpatient and outpatient medical and mental health care coverage in the Ithaca area, with minimal out of pocket expenses for students. It also provides access to a national provider network and extensive assistance for Cornell travelers who become ill or injured anywhere in the world.

Privacy

- Cornell students often express concerns related to the privacy of their health care and insurance.
- Sometimes, students who are covered by a parent's plan avoid seeking care for sensitive health issues, or choose to pay out of pocket, rather than submit a bill for reimbursement that will disclose personal information.
- Students often tell us they prefer having and learning to use their own insurance, and are more likely to use it without worries related to privacy.

- We encourage students and parents to have conversations about privacy, Explanation of Benefit statements, and payments *before* care is needed and as you consider what health insurance plan will serve you best.

Finances

- All Cornell students are eligible to receive primary care medical and counseling services on campus at Gannett Health Services, *no matter what insurance coverage they have.*
 - Read carefully information about Paying for Health Care at Gannett as you make your decision about health insurance.
 - Gannett does not participate with most insurance plans (students have over 1000 different plans), so students with non-Cornell plans must seek reimbursement for fees by submitting claims to their insurance companies.
 - Ask the provider of any plan you consider what it will cover at Gannett; ask specifically if it will cover laboratory costs at Gannett Health Services and our reference labs (Cayuga Medical Center and LabCorp).
 - Ask about prescription coverage at the Gannett Pharmacy.
- Premiums for dependent coverage through a family plan usually will cost less up front than the SHIP. If the plan meets Cornell's requirements, provides good local coverage, and you can address privacy concerns, it may be a very good deal for you. However, a plan with a lower premium may not be the best choice (for your finances or health) if the coverage is poor.
- Learn the details of how charges will be handled by your insurance so you can assess whether the plan actually provides coverage you can use and afford.
- Compare costs for prescription drug coverage, specialty care, diagnostic services, vision/dental/dependent coverage, etc.
- Do not be tempted by high deductible or "young invincible" health plans. They provide limited or costly routine care, and cause too many students to delay or forego needed services.
- The Student Health Insurance Plan is considered a model, "high value" health plan, with minimal out of pocket costs for services at Gannett (including preventive care) and through a local provider network, access to a national network, even coverage abroad, travel insurance, medical evacuation, and an accidental death benefit.

More information

- **Insurance Matters:** information from Gannett Health Services especially for parents, highlighting the importance of making wise choices about health insurance: <http://www.gannett.cornell.edu/for/parents/insurance.cfm>
- **Case scenarios:** Gannett staff members describe examples of how problems with health insurance arise at Cornell (and how to avoid these problems!): <http://www.gannett.cornell.edu/access/fees/insurance/matters.cfm>

