

SUBJECT:	Health Insurance Requirements
REVIEWED/REVISED:	10/2020
PURPOSE:	Provide guidance on health insurance requirements and options for students
POLICY OWNER:	Chief Student Officer (Dean of Students)

POLICY:

Health Insurance Requirement:

Nebraska Methodist College requires students be covered by a comprehensive health insurance plan for the entire academic year (including summer). Only students enrolled in a non-clinical online only program are exempt from providing proof of coverage. A comprehensive health insurance plan must include the following:

- **National coverage for inpatient and outpatient medical care.** (Emergency only coverage does not satisfy this requirement.)
- **National coverage for inpatient and outpatient mental health care.** (Emergency only coverage does not satisfy this requirement.)
- **Coverage is currently active and maintained for the entire academic year and summer.**
- **Offers an unlimited lifetime maximum.**

Proof of Insurance:

The documentation listed below is required for proof of insurance:

- A copy of the insurance card (with student name). If student's name is not on the card, request an enrollment verification letter (on company letterhead and signed, proof of payment from insurance company with coverage dates effective).
- VA credible coverage letters are acceptable. Valid Military ID is acceptable for Tricare/Deers health insurance. Please submit a copy front and back of a valid military ID. If submitting as an active duty member or retiree and you have a TRICARE Card, you must submit a letter (a letter from DEERS is acceptable) from your carrier along with your card. Contact numbers for DEERS - [\(800\) 538-9552](tel:8005389552) and/or TriWest - [1 \(877\) 988-9378](tel:18779889378).

AVAILABLE RESOURCES

Preferred Provider of Individual Insurance

Todd Beran of Evolve Benefits in Omaha welcomes any questions about obtaining insurance and getting a quote. You are under no obligation to purchase insurance through Evolve Benefits.

You may reach him at:

Todd Beran, LUTFC
17445 Arbor St., Suite 310 | Omaha, NE 68130
P: [\(402\) 933-3499](tel:(402)933-3499) | C: [\(402\) 661-4853](tel:(402)661-4853) | F: (402) 330-8706

Individual Coverage through Affordable Care Act Marketplace

- [Affordable Care Act Website](#)
- [How do I apply for Marketplace coverage?](#)

How to get or stay on a parent's plan?

If a parent's health insurance plan covers dependents, you usually can be added to their plan and stay on it until you turn 26.

Medicaid and CHIP

Fill out a Marketplace application any time of year to find out if you qualify for Medicaid and CHIP.

Individual Coverage through Independent Insurance Companies

Insurance companies such as, but not limited to, Blue Cross/Blue Shield of Nebraska, UnitedHealth, Aetna, Humana, and/or Cigna, may offer cost-effective individual health insurance coverage for students and young adults.