



LORAS COLLEGE™

Health Center

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## Student Insurance Memo

Dear Loras Students and Parents:

Medical bills due to accident, injury or illness can create a financial burden for students who are uninsured or underinsured. A college student away from home and without health insurance can easily spend more money on health care for a minor illness or injury than the annual cost of a health insurance policy itself. To minimize the risk, Loras College encourages all students to look into their health insurance in order to ensure they are adequately covered both at home and on campus.

Some students may be covered under their parents' health insurance plans. It is essential to check with the health insurance company to determine eligibility. Oftentimes, a student going away to college will still be covered under his/her parents' plan, but will be out-of-network while he/she is away at school. For this reason, it is important to ask about medical providers in the Dubuque area or to consider a supplemental policy for the student while on campus.

Some students may not be covered under their parents' health insurance and should consider purchasing a health insurance plan for themselves. **Currently, Loras College does not endorse a specific student health insurance plan.**

There are numerous internet web sites that offer student and/or individual health insurance plans which may be found by using an Internet search engine and entering the keywords: "student health insurance". In addition, you may contact an insurance broker in your area or in the Dubuque, IA area. The Dubuque Chamber of Commerce website includes a list of tri-state area insurance companies. You can find this list at [www.dubuquechamber.com](http://www.dubuquechamber.com) (Click on "Member Directory" on the top of the page, then on "Finance, Insurance & Legal" in the Member Directory Search.) The Health Insurance Marketplace, created by the Affordable Care Act, also offers healthcare coverage.

There are many things to consider when purchasing a health insurance plan, including, but not limited to affordability, quality of coverage, financial-rating of the insurance company, and accessibility of in-network medical providers in the area. For instance, a plan that includes Dubuque area physicians as a part of their "In Network" may be more favorable than a plan that requires the student to travel a distance to be seen by an "In Network" physician. You may wish to educate yourself by beginning your search for a student health plan at a website devoted to helping students and parents through the process of purchasing health insurance.

The following sites may be helpful in answering your questions and guiding your decisions:

[http://www.studentfinancedomain.com/budgets/student\\_health\\_insurance.aspx](http://www.studentfinancedomain.com/budgets/student_health_insurance.aspx)

<http://www.healthinsuranceindepth.com>

<http://www.healthcare.gov>

If you have other questions about student health insurance, please contact Loras College Health Center.

Sincerely,

Dr. Arthur Sunleaf  
Vice President for Student Development  
Loras College, Dubuque, IA