

Choosing Health Insurance

Good health insurance is essential to your well-being. Without adequate coverage, unexpected medical expenses could alter your future dramatically. That's why Cornell requires all students to have quality health insurance. What insurance plan will meet Cornell's requirements and be the right choice for you? A parent's plan? An employer plan? Cornell's Student Health Plan (SHP)? You are in the best position to make that decision. Make sure you consider these priorities.

Requirements

Your plan must meet Cornell Requirements.

Your insurance must...	Cornell SHP	Alternate insurance?
Be provided by a company licensed to do business in the United States, with a U.S. claims payment office and a U.S. phone number.	Yes	?
Have unlimited annual and lifetime benefits (i.e. no policy maximum).	Yes	?
Be in force for the duration of the academic year, or until your program ends.	Yes	?
Provides coverage for health care where the student is attending school (Ithaca or elsewhere) at a reimbursement rate of at least 70% of U.S. based "reasonable and customary" charges.	Yes	?
Coverage must include: Inpatient Care; Emergency Care; Urgent Care; Specialty Care; Diagnostic Imaging and Testing; Outpatient Mental Health Care; and Cayuga Medical Center (Ithaca's hospital) as a participating provider (with some exceptions; see "CU Requirements" at studenthealthbenefits.cornell.edu).		

Accessibility

Your plan should provide access to care wherever and whenever it's needed.

Does the plan...	Cornell SHP	Alternate insurance?
Cover services provided by Cornell Health (for students in Ithaca)?	Yes	?
Provide adequate coverage (70% of U.S. based "reasonable and customary" charges) without requiring you to travel long distances?	Yes	?
Allow access to providers and services outside of the Ithaca area without a referral?	Yes	?
Provide access to a national provider network and coverage for travelers who become ill or injured anywhere in the world?	Yes	?

Privacy

Your plan should allow control over who has access to personal information.

Does the plan...	Cornell SHP	Alternate insurance?
Allow the student to seek care discretely for any sensitive health issues?	Yes	?
Send directly to the student all bills and Explanation of Benefits statements?	Yes	?

Finances

Your plan should limit financial risk, both in the premium and in the event the plan needs to be used.

Does the plan...	Cornell SHP	Alternate insurance?
Offer low deductibles, co-payments and co-insurance, minimizing out-of-pocket cost at the time of seeking care?	Yes	?
Offer a high level of care for the price of the premium?	Yes	?
Offer payment options through the Cornell Bursar, or through the Office of Student Health Benefits?	Yes	?

