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Health insurance options after college ^[1]

Dear Alice,

I recently graduated college and have yet to get a job; therefore, I am no longer insured. I was wondering how I can go about getting health insurance until I find a job with benefits?

Answer

Dear Reader,

Congratulations on graduating college! Now adult life begins. Worries about health insurance as a job-hunting recent graduate is a shared experience for many and can be overly complicated in by all the insurance jargon out there. However, there are a number of available options for you and others in this situation in the United States:

Opt for a continuation of your school's student health insurance plan. Some schools offer extensions of their student health insurance plans, realizing that their graduates seeking jobs have limited options. If you've been covered under your school's plan, you may want to ask about this possibility. Try contacting your school's health service, registrar's office, or whoever administrates the insurance coverage for your school.

Review eligibility for continuation of your parents'/guardians' plan(s). The Affordable Care Act (ACA) ^[2] currently allows young adults to be covered under their parents'/guardians' insurance plan(s) up to the age of 26 with no strings attached. This means that you don't have to be a student, you don't have to be on your parents'/guardians' tax return, and you don't have to live in the same state as your parent or guardian. Young adults up to the age of 26 can remain on their parents'/guardians' insurance (given that it's not a retiree-only plan) due to ACA requirements. This change provided an extra coverage option for people at the start of their careers. It can be helpful to check your state's regulations since restrictions and extensions vary.

Buy a short-term plan for yourself. For those who have graduated and aren't covered under their school or parents'/guardians' plans, buying their own health insurance plan may be the only available option. Short-term health insurance plans may be a great choice for college graduates who need temporary coverage while job-hunting or until a new job's health insurance plan starts. The initial plan terms can be for up to just under a year and may be renewed for a total plan

length of up to three years. They also can be purchased at any time of the year with immediate effective dates. Unfortunately, each state has the option to set more restrictive rules and depending on where you live, there may be some places that simply don't offer short-term plans. Also, as short-term plans, they aren't required to follow certain ACA standards, so they usually don't cover pre-existing conditions or designated essential health benefits. Due to this, short-term health plans tend to be inexpensive but are best for a person who doesn't expect to utilize the health care system much or doesn't require regular care due to a pre-existing condition.

Buy an ACA-compliant individual plan. Insurance exchanges have been set up in each state to allow individuals to purchase health insurance. All of the plans sold through the exchanges are ACA-compliant. Purchase of these plans can occur during open enrollment or due to a special enrollment period that occurs when a qualifying life event occurs (such as graduation or aging out of a parental plan). You may have to do research yourself to determine what plan and provider is best for you. The website [HealthCare.gov](https://www.healthcare.gov) [3] may be a good place to start.

Check your Medicaid eligibility. Many states have increased the [Medicaid](#) [4] income eligibility levels, allowing more people to be eligible. People can enroll in Medicaid at any time, given they meet the eligibility requirements. Medicaid plans are compliant with ACA requirements.

Lastly, it may be helpful along the way to keep these basic questions in mind while thinking about insurance policies:

- Consider your budget: how much money are you willing or able to spend on your insurance policy? How much does each plan charge for monthly premiums (payments made monthly to have an insurance policy) and co-payments (payments made at the time of service) for services and prescriptions?
- What types of services will you need? Which are priorities? For example, you may want a plan that includes dental and vision coverage. On the other hand, that may not be a big concern for you at this time. You may want to take into account any chronic health conditions or on-going prescription needs you may have and remember that insurance is designed to offset the costs of both expected and unexpected health care needs. Although it may seem unlikely right now, it's wise to be prepared in case of an emergency.
- How much freedom do you want in being able to choose which health care providers or specialists to see? Some plans are fee-for-service or point of service (POS), which means they offer you greater flexibility in choosing health care providers. Others, such as HMOs (health maintenance organizations) or PPOs (preferred provider organizations) have more restrictions. You may want to consider geographical convenience, areas of specialty based on your needs, and pre-existing relationships you have with any providers.
- What recommendations do your family, friends, and former health care providers have for you? Asking around could be of some benefit before you get those job benefits.

Researching insurance options may be confusing and daunting, but you're being a responsible adult and prioritizing your health by looking for answers. Your choice may make a big difference when a need to use the coverage comes up. Best of luck in deciding which insurance plan meets your needs and in finding a job (with benefits of course)!

Alice!

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