What Cornell Students Need to Know About Health Insurance for 2012-13

- Cornell College no longer offers a sickness insurance plan to students.
- The Affordable Care Act allows students to stay on their parents’ policy until the age of 26.
- Make sure your current insurance policy covers you in Eastern Iowa. If not, please contact your company to see if it’s possible to make special arrangements for out-of-area coverage.
- Avoid high deductible or “young invincible” policies. They may not provide coverage for routine health care.
- Make sure your policy covers medical and mental health expenses including appointments, tests/assessments and prescriptions.
- Need to purchase insurance and don’t know what to do? (While Cornell doesn’t endorse a specific agency or policy, here are some resources that may be helpful to you.)

  Local insurance agencies:
  - Mount Vernon Insurance Agency 319-895-6931
  - Vondracek-Hotz Insurance Agency 319-895-6450

  Online policies (including but not limited to):
  - EHealth Insurance www.ehealthinsurance.com
  - Golden Rule Insurance www.goldenrule.com

Of Course You Need Health Insurance!

- Be aware that services on campus for medical and mental health needs do NOT include physicians, psychiatrists or other specialists, or prescription services. Nurses and counselors on campus make referrals to off campus services as needed.
- You are not invincible. Don’t put your college education at risk due to unexpected medical bills.