

Finding Health Insurance



Quick Reference Guide

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How can I enroll in health insurance?

An insurance company will offer a variety of different plans to meet specific needs or provide various levels of coverage and benefits. When you visit a healthcare facility, it's not enough to just say the name of your insurance company – you'll also need to know your specific plan information.

There are several ways to enroll in a health insurance plan:

Note: you may not have access to all of these options.

Many employers offer health insurance options to their employees and certain family members (children, spouses, etc.).

- The University [offers health insurance to all students](#).

[Medicaid](#) provides coverage for individuals and families that are low-income. Specific eligibility requirements vary by state.

For those who have served in the US armed forces or are dependents of a veteran, the US Department of Veterans Affairs provides [health insurance coverage](#).

[Medicare](#) provides coverage for those over 65 and those with specific disabilities and some terminal diseases.

Health insurance options are available through the health insurance marketplace, managed by federal and state governments through the Affordable Care Act.

- [The Plan Finder Tool through Healthcare.gov](#)
- [New York Marketplace Compare Plans & Costs](#)
- If you are a resident of a state other than New York, do an internet search for “(your state health insurance marketplace compare plans” and click the link that seems appropriate.

When can I enroll in a plan?

Most health insurance companies have a defined **enrollment window** or **period** where you will select a plan and begin paying your premium to access coverage. These specific windows may vary but are often around 30 to 90 days. Depending on your plan, you may have to re-enroll in the plan each year. Students on the University health insurance plan can view [enrollment windows on the Columbia Health website](#).

Some plans may have:

Time-limited windows to enroll.

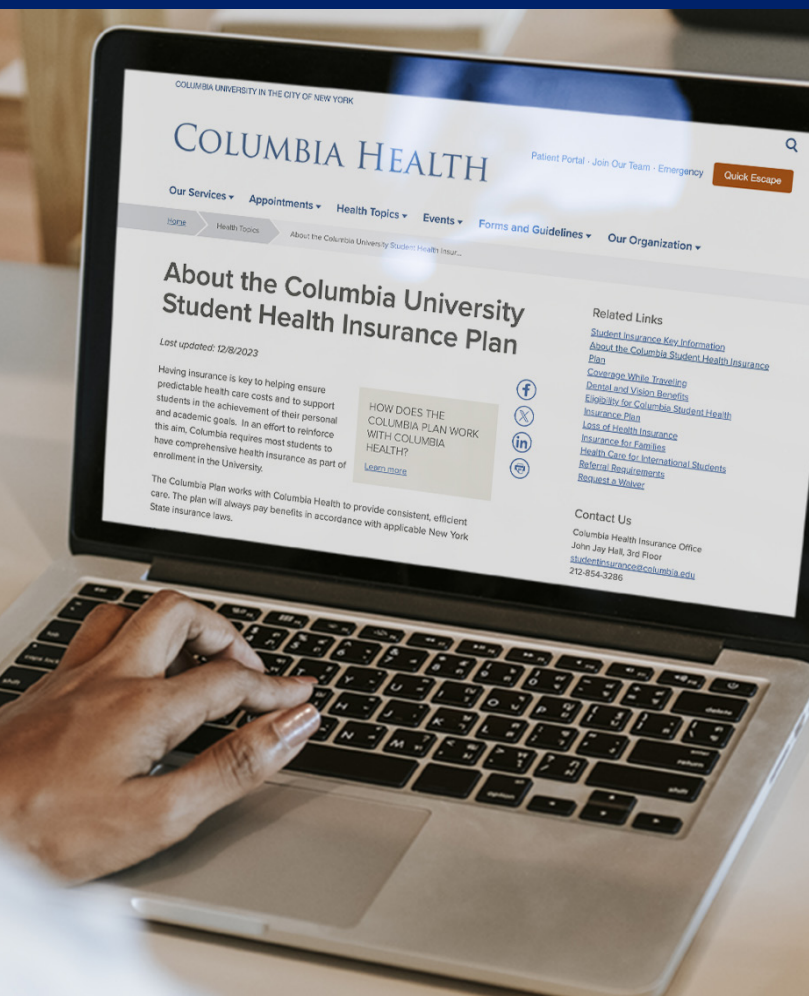
- When you start a new job, you will have a set window (ex: 30 or 60 days) to enroll in a plan.
- If you have a Qualifying Life Event (marriage, lost job, etc.) you have a set window to select a new plan. See guide Qualifying Life Events for details.

Enrollment windows that occur during specific months of the year.

- Insurance through your employer may have you enroll in a plan before the start of the new year – for example, from September 1st to October 31st.

Continuous open enrollment windows.

- Medicaid enrollment happens all year long in many states.



Check with your employer or potential insurance companies about specific enrollment windows – these are often listed on the insurance company's website or can be found within your employee benefits portal.

If you are on the Columbia University health insurance plan, check the [Columbia Health insurance website](#) for specific enrollment periods for any given semester.

How can I compare my different insurance plan options?

Depending on your circumstances, you may have the ability to select between a few different plans.

- › If you have insurance through your employer, they may offer three or four different plan options.
- › If you are purchasing insurance on the marketplace, there may be many plans to decide between.

Many insurance websites or benefits portals will have comparison tools that allow you to view different options next to each other to help you decide which plan is best for you. You can also view the **summary of benefits** for more information about each plan.

Here are a couple things you may want to think about when choosing a plan:

- › What are the different costs associated with each plan?
- › What are the policies around referrals and seeing a specialist?
- › When is the enrollment window? How soon can I get coverage?
- › How often are you planning to visit a healthcare provider?
- › Do I have an existing healthcare provider I like? Are they in network with these new plans?

See the guide “**What is health insurance?**” for a list of common terms. You can also find definitions for many common terms in insurance and healthcare through the [Healthcare.gov Glossary](#).

If you have questions about what plans may be a good fit for your health needs, consider contacting the insurance company to discuss individual plan benefits.

You can also contact Columbia Health’s Insurance Office to talk to a member of the insurance team about health insurance and choosing a plan.

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