

Student Insurance Information

1. Lincoln College **DOES NOT** offer general health insurance for students.
(refer to Accident Insurance Protection)

2. If the student **has health insurance coverage**, the following needs to be completed **PRIOR** to their arrival on campus:
 - Provide the Health Service office with a copy of insurance card(s). Be sure to copy front & back of card. If you are going to fax the copy please enlarge the copy first so the numbers are readable. Fax number: 1-217-735-5214 (available 24hr/day).
 - If the student has dental and/or prescription cards please follow the instructions listed above.
 - Provide a copy of all insurance cards to the student also. This is important because medical care may be needed when Health Services is not open to obtain a copy of them.
 - Please contact insurance company to locate the name(s) of the physician(s) in Lincoln, (or surrounding area) that the student can visit with their health insurance plan.
 - If there are **NO** physician (s) that are covered by your plan then clarify if the Abraham Lincoln Memorial Hospital is covered for non-life-threatening conditions, (ie: sore throat, back pain, ect.)
 - Sometimes the insurance coverage can be changed to an "Away-From-Home" plan. Check with your insurance carrier to see if this is available.
 - Please indicate the above information on the copy of the card.

3. If the student **has Illinois Public Aid or Kid's Care coverage**, the following needs to be completed **PRIOR** to their arrival to campus:
 - Provide the Health Service office with a copy of the card. Be sure to copy Front & Back of card. If you are going to fax the copy please **enlarge** the copy first so the numbers are readable.
 - Provide a copy of the card to the student also. This is important because medical care may be needed when Health Services is not open to obtain a copy.
 - Most IPA or Kid's care must have a provider in this area to receive medical care at a physician's office. Need to contact your local office for further details on how to change the student's provider to this area.

IMPORTANT: Most IPA or Kid's care coverage is discontinued at the end of the month of their 19th birthday. Meaning once the student turns 19 he/she will not have medical coverage.
Please plan ahead and have the student apply for their own health coverage with the state.

4. If the student **has NO health insurance** coverage, the following needs to be completed **PRIOR** to their arrival to campus:

- Search online at www.ehealthinsurance.com for health insurance coverage.
- Contact a local physician's office and/or the hospital to pre-register your student and make advance arrangements for payment should he/she need medical care while a student is at Lincoln College.
- Please communicate with your student what he/she should do if medical care is needed.
- Payment for routine care at the physician's offices and/or the hospital in Lincoln will be the student's responsibility.

5. **IMPORTANT:** This information **MUST** be obtained **BEFORE** a student can seek off campus medical care for non-emergency treatment.

-List of physicians, hospital, and county health department are located at the end of this information sheet.

-There are **NO** walk in clinics available in Lincoln at this time. The City of Lincoln has two physician offices, an Emergency Department at the local Hospital, and the Logan County Department of Public Health office (limited services available).

-There are sometimes physicians and hospitals within a 40 mile radius of Lincoln which are considered preferred providers by certain insurance plans. Students **MUST** have their own transportation out of town.

*****Please remember to notify Health Services and the student if medical coverage changes during the school year. For example, if the carrier has changed or it has been dropped.

6. Dental Care and Prescription Care while at Lincoln College.

-If the student **has dental insurance** or **prescription** insurance, please inform the student who they can visit with their type of insurance coverage.

-If the student has **NO dental insurance** or **prescription insurance**, please communicate with the student what he/she should do if needed.

- List of dental offices and pharmacies are located at the end of this information sheet.

Accident Insurance Protection

7. All students are covered by a limited **ACCIDENTAL** policy which is **SECONDARY** to the insurance carried by the individual student. The student should make every effort to obtain care from a physician or facility which is considered to be a preferred provider by the primary insurance company.

8. In order for Lincoln College's accident insurance to be billed, two items must be completed. The accident **must be reported** to Health Services within the next business day of the incident. The authorization form for First Agency, Inc. must be completed and **signed by both** the student and parent/guardian. This form is kept on file in the Health Services office.
9. The primary insurance company **MUST** be billed first and payment made. Then the remaining bill will be sent to Lincoln College Accident policy.