

Insurance Resources for Kirkwood Community College Students

Kirkwood Community College does not offer health insurance to students. We do have an insurance pamphlet that gives some basic information on what to look for when choosing a healthcare policy.

We do not endorse any agent or company, but we do have information on the following insurance company in campus health. You may also access the web site provided to receive the same information.

- The Student Insurance Agency. 11661 San Vicente Blvd., Suite 200, Los Angeles, CA 90049, 1-800-367-5830 or www.StudentInsuranceAgency.com.

updated 2/14/11

Health Science Student Minimum Policy Coverage Requirements for Clinical Participation

Proof of coverage will be required each year you are in your health program, which must include the following minimum standards.

- 1) Policy Limit: The health plan / policy covering the student should provide no less than a \$250,000 lifetime benefit, or \$75,000 per person annual benefit or equivalent.
- 2) Inpatient Coverage: The health plan / policy should provide coverage for hospitalization including coverage for room and board, physician visits and surgeon services, x-ray and lab, and miscellaneous services.
- 3) Inpatient Deductible: The inpatient deductible under an individual policy shall not exceed \$500 per admission and a 20% co-pay / co-insurance requirement. A deductible of up to \$1000 per admission is acceptable if coverage is under a group plan.
- 4) Outpatient Coverage: The health plan / policy shall provide coverage for medically necessary care including both physician services for treatment of emergencies, illness, accident, injury, lab and x-ray services.

Required documentation:

- Copy of policy or ID showing student's name, effective dates of coverage and descriptive brochure.

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