

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 have compiled a list of some of these that other students have used and found to be helpful in meeting their needs. This is not an all inclusive list of agents or companies.

Some Local Resources

- For a complete list of local agents / companies go to: www.qwestdex.com yellow pages.
- Helen Beard, Health Insurance Specialist, State Farm Insurance / Fortis Student Health Insurance, 563-263-7166, email helen.m.beard@ifcb@statefarm.com.
- Rick Jedlicka, Ellison Insurance Agency, Solon, Iowa 319-624-3458 or www.ellisoninsurance.com
- Chad Johnson or Kyle Renaud, State Farm / Fortis Insurance 319-365-2020 or kyle.renaud.j8ss@statefarm.com or chad.johnson.jys2@statefarm.com
- Michelle Havener, State Farm Insurance, Marion, Iowa 319-373-6730 or Jennifer.a.petersen.nrx@statefarm.com
- Iowa Institutions of Higher Learning by Student Assurances Services, Inc. 1-(800)-520-9909.
- Medicaid or HAWK-I call the Department of Human Services 319-892-6000, specific age and income guidelines for qualification.
- State Papers / State Aid call Linn Health Services at 319-892-5860. Limited funding available, must receive services at the University of Iowa Hospitals and Clinics.

National Companies

- Bailey Insurance Agencies, 178 Bridge St., Groton, Connecticut 06340 1-800-321-4449 (not available in all states, call for availability) or website www.studenthealthdesk.com
- Beech Street Corporation, 2 Trans Am Plaza, Suite 400 Oakbrook Terrace, IL 60181 1-800-772-2844 or website www.beechstreet.com or email: everywhere@beechstreet.com
- Bollinger Insurance, 830 Morris Turnpike, Short Hills, New Jersey 07078-5000, 1-800-526-1379 or website www.BollingerInsurance.com
- The Chickering Group, 1010 Commonwealth Ave. Boston, MA 02215-1201 1-877-480-3843 or website www.chickering.com or email: info@chickering.com
- Combined Insurance Company of America, 112 Madison Ave, NY, NY 10016 or 212-901-1836
- The Maksin Group, 2500 McClellan Ave., Suite 100 Pennsauken, NJ 08109 1-800-375-6826 or website www.maksin.com or email: info@maksin.com
- Macori, Inc., 19609 Wied, Spring, TX 77388, 1-800-285-8133 or website www.macori.com
- Sentry Life Insurance Company, EJ Smith and Associates 899 Skokie Blvd, Suite 408, Northbrook ,IL 60062-4029 1-847-564-3660 or website www.ejsmith.com.
- Student Assurance Services, Inc. College Division. Columbian Life Insurance Company. Iowa Institutions of Higher Learning policy. P.O. Box 3126 Lawrence, KS 66046. 1-800-520-9909. www.sas-mn.com. Or contact Jim Lock at jim.lock@sas-midwest.com.
- The Student Insurance Agency. 11661 San Vicente Blvd., Suite 200, Los Angeles, CA 90049. 1-800-367-5830 or www.StudentInsuranceAgency.com.

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.