

Student Health Insurance Options

Staying on Parent's Health Insurance

Under the Affordable Care Act, young adults up to age 26 can remain or be added onto a parent's coverage even if you are married, not living with your parents, are no longer claimed as a dependent on your parent's tax returns, have children, or have access to employer coverage.

Get Help Finding Coverage

[Covering Wisconsin](#) is a program that helps connect residents with affordable health insurance. Students can learn more about health insurance options on their website, chat online with a healthcare navigator, or schedule an appointment with a healthcare navigator. They can help you determine your eligibility for BadgerCare Plus and talk with you about options through the Federal Health Insurance Marketplace.

BadgerCare Plus

Students from low-income backgrounds may qualify for health insurance through BadgerCare Plus, which is one of Wisconsin's Medicaid programs. Students can apply for benefits at <https://access.wi.gov/> or call their county agency: [Income Maintenance and Tribal Agency Contact Information | Wisconsin Department of Health Services](#).

The Marketplace

Students can go to www.healthcare.gov to find health insurance through the Federal Health Insurance Marketplace. Some financial help is offered based on income. Enrollment takes place during a designated window (typically November through mid-January) OR within 60 days of a qualifying life event, such as moving to a new county, changes in income or household size, or loss of insurance coverage.

When selecting a health insurance plan, make sure to consider all the benefits, available doctors and other providers, prescription drugs you need, and cost of coverage. Cost of coverage includes the monthly premium, as well as out-of-pocket expenses such as copays (the fixed amount you pay for a service), deductibles (the amount you need to pay

before your insurance pays its part), and coinsurance (the percentage you pay for a service).

Short-Term Private Insurance Plans

While short-term private insurance plans are an inexpensive option for students, such plans can be very limited and are not required to cover pre-existing conditions or prescriptions. Students are advised to investigate the options listed above prior to starting a short-term private insurance plan.

Out of State Students

Students with out-of-state health insurance are encouraged to find out which benefits they can use in Wisconsin. Many insurance plans will only cover emergency services out-of-state. Students and their families should consider the student's health needs and proximity to home when considering whether an out-of-state health insurance plan will be sufficient.

Free & Lower Cost Clinic Options

Students without health insurance may wish to use the following lower cost clinics.

Access Community Health Centers

- Provides lower cost care for those without insurance
- (608)-443-5480
- Medical and dental clinics in south Madison, east Madison and Sun Prairie

MEDiC Clinics

- Free walk-in services offered by UW School of Medicine and Public Health for those who don't have insurance or a primary care doctor. No emergencies or sexual health.
- (608)-265-4972
- 2202 S. Park St.
- Saturdays, 8:00 am – 1:00 pm

Our Lady of Hope Clinic

- BadgerCare Plus/Medicaid. No contraceptives or STI testing.
- (608)-819-8544
- Odana Rd., Madison, WI 53719

Specialty Care Free Clinic

- Provides a variety of specialty services, including behavioral health
- Edgewood University's Health Services can provide referrals as needed
- 608-827-2308
- 1409 Emil St., Suite 120, Madison 53713

Dane County Health Sexual Health

- Free STI testing
- 608-243-0411
- 2705 E. Washington Ave (2nd floor, above Hawthorne Library), Madison, 53704