Health Insurance and Primary Health Care Services

Health Insurance Options
Affiliated hospitals and clinics where medical students will participate in patient contact require personal health care coverage. Finding a health insurance plan that meets your needs is a complex process. A great resource available to all Cougs (and incoming Cougs) through Cougar Health Services is the opportunity to speak with a certified health insurance Navigator at 509-335-3575 (opt 3) to assist in the process.

While not exhaustive, here are several options to consider:
1. Parent policy.
   - If younger than age 26, consider remaining on your parent’s policy.
2. Spouse/Partner policy.
   - If your spouse/partner has a plan, check if you can be a dependent on the plan.
3. WSU’s Health Insurance for Professional and Graduate Health Sciences Students.
   - [https://cougarhealth.wsu.edu/studentinsurance/health-sciences-students/](https://cougarhealth.wsu.edu/studentinsurance/health-sciences-students/)
   - Enrollment is available through my.WSU and can be selected when you register for your classes.
   - ESFCOM students are eligible for this plan, and you would pay the premiums
   - Dental coverage is not available
   - Deadline is 13th day of classes
   - [https://www.wahealthbenefitexchange.org/](https://www.wahealthbenefitexchange.org/)
   - “New Customers” box has good information
   - Within “Visit Washington Healthplanfinder” box, select “Apply for coverage” to begin a search for health insurance plans you are eligible for in Washington
   - Apple Health is Washington State’s Medicaid-based coverage and will be an option if you have low/no income
5. Employer plan.
   - If employed with an employer plan, you may be able to keep your plan for up to 18 months
   - The program is called COBRA, but it may be cost-prohibitive; check with your employer
6. Check with your auto insurance agent, as there may be a discount available

Primary Health Care
While not a substitute for your comprehensive health care plan, ESFCOM students have an additional resource when it comes to primary care needs.

Spokane’s Multicare Rockwood Clinics and Urgent Care Centers.
- The mandatory $276 annual Health Fee allows access to primary outpatient health care services at any of Spokane’s Multicare Rockwood Clinics and Urgent Care Centers.
- Info on the Health Fee: [https://spokane.wsu.edu/studentaffairs/health-and-wellness/](https://spokane.wsu.edu/studentaffairs/health-and-wellness/)
- Services: [https://www.multicare.org/rockwood-clinic-wsu-services-provided/](https://www.multicare.org/rockwood-clinic-wsu-services-provided/)