

Office of Admissions and Student Affairs

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:

- Parent policy
 - If younger than age 26, consider remaining on your parent's policy.
- Spouse/Partner policy
 - If your spouse/partner has a plan, check if you can be a dependent on the plan.
- WSU's Health Insurance for Professional and Graduate 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.
 - Medical students are eligible for this plan, and you are responsible for the premiums
 - Dental coverage is not available-Deadline to enroll is the 13th day of fall term
- Washington State Health Benefit Exchange.
 - <https://wahealthplanfinder.org/us/en/home-page.html>
 - The "Browse and Compare Plans" is a good place to start-The "Free or Low-Cost Apple Health" is an option if you have no/low income
- Employer plan.
 - If employed with an employer plan, you may be able to keep your plan for up to 18months
 - The program is called COBRA, but it may be cost-prohibitive; check with your employer