

Does the Student's Insurance Cover Health Care in the State of Virginia?

Student has Medicaid Coverage from Outside of Virginia

Many Medicaid recipients do not realize that their insurance coverage may not provide a full set of benefits should they require care while out-of-state. For example, some states only cover out-of-state emergency room visits to stabilize emergency conditions. If a student needs medications from an out-of-state provider, the home state will not pay for the services through Medicaid.

Each individual state has its own rules regarding out-of-state Medicaid coverage. It is advised that the student discuss the out-of-state Medicaid rules with a qualified Medicaid planner in the student's home state or office who knows your local restrictions.

Student's Health Coverage is Provided by a Health Maintenance Organization (HMO)

(i.e. Kaiser, Care First)

An HMO is a health insurance plan that usually limits coverage to care from doctors who work for or contract with the HMO. It generally will not cover out-of-network care except in an emergency. An HMO may require the student to live in its service area to be eligible for coverage.

If attending an out-of-state school, the student's current policy may not provide adequate coverage in the state where the school is located. It is advisable to discuss options with an HMO insurance planner; coverage may be available on a less expensive student plan, known as a guest pass.

Student has TriCare Coverage from Outside of Virginia

TriCare programs vary with most performing similar to Medicaid programs and only insuring catastrophic or emergency care while the student is attending a university outside of their home state.

A TriCare representative in the student's home state will be able to advise the student on how they can change or alter their TriCare program to allow them to seek routine care while attending the University. This change does not add any additional cost to the student or family.

NOTE: The TriCare prescription benefit allows the student to fill ordered prescriptions out of-state at the following drug stores: Walmart, Walgreens, Kroger, and Rite Aid.

For additional information and/or questions contact Katie Earhart, Director of Health and Counseling Services, at 540-362-6444 or earhartke@hollins.edu.

