



## Alumni and Parent Engagement <parents@lclark.edu>

### A Message for Parents and Guardians About Health Insurance

8.7.23

Dear Parents and Guardians,

We are excited to have your students join us on campus this fall!  
I write to share some critical information about student health insurance.

1) Most college students are unaware of how health insurance works. There may be times when your student needs to access insurance benefits to support healthcare or access to prescription medication off-campus and will need to know how to use their benefits. In addition, even though most health and counseling services on campus are free, there may be times that your student needs to print receipts for on-campus services and submit those receipts to their health insurance provider for potential reimbursement. So be sure to talk about health insurance with your student as the fall approaches. The Office of Student Accessibility has a page on their website that helps students understand how to use their insurance. You can find that page [here](#).

2) Lewis & Clark College requires that all degree seeking and visiting undergraduate students have medical insurance coverage comparable to that offered through the school's comprehensive Student Health Insurance Plan. As such, all undergraduate students are automatically enrolled in the student health insurance plan each academic year. Undergraduate students with other health insurance coverage that meets the college's [comparable coverage criteria](#) have one opportunity at the start of each academic year to complete the [online insurance waiver](#). The deadline for students to submit the waiver for the 2023-24 academic year is September 19, 2023. If students do not complete the waiver by the deadline, they will be enrolled in student health insurance for the academic year and be responsible for the associated costs of \$1,943.50 per semester. Note that the spring premium includes summer coverage as well.

3) If your family encounters a change in employment or insurance status mid-academic year, please encourage your student to contact [stuhealthinsurance@lclark.edu](mailto:stuhealthinsurance@lclark.edu) to discuss the possibility of a mid-year insurance change. If you have Medicaid coverage from a state other than Oregon or Washington, please be sure to read our [webpage about Medicaid transferability](#) and student health insurance.

4) While we have great healthcare staff to support your student, our on-campus Health Service is not open in the evenings or on weekends. After you make the decision about which health insurance plan will provide your student support here in Portland, we recommend that you identify both hospitals and urgent care facilities in some proximity to campus that are in-network with your insurance. Do this with your student. Help them understand the advantages of staying in-network in the event they should ever have to pursue off-campus care. Similarly, work with your student to identify a pharmacy that is close to campus and that is in-network with your insurance. Fred Meyer pharmacy ([7555 SW Barbur Blvd](#)) is the closest pharmacy to campus and is just a short bus ride away.

Thank you for working with us to ensure that this transition is as smooth as possible. If you have any questions, please contact me at [stuhealthinsurance@lclark.edu](mailto:stuhealthinsurance@lclark.edu).

Best wishes,

Chelsea Ellis  
Administrative Specialist, Counseling & Wellness Services