

Student Insurance Information

1. Lincoln College **DOES NOT** offer general health insurance for students.
(refer to Accident Insurance Protection later in this informational sheet)

2. If the student has **health insurance coverage**, the following needs to be completed **PRIOR** to their arrival on campus:
 - Provide the Health Service office with a copy of insurance card(s). Be sure to copy front & back of card. If you are going to fax the copy please enlarge the copy first so the numbers are clear. Fax number: 1-217-735-5214 (available 24hr/day).
 - If the student has dental and/or prescription cards please follow the instructions listed above.
 - Provide a copy of all insurance cards to the student also. This is important because medical care may be needed when Health Services is not open to obtain a copy of them.
 - Please contact insurance company to locate the name(s) of the physician(s) in Lincoln, (or surrounding area) that the student can visit with their health insurance plan.
 - If there are **NO** physician (s) that are covered by your plan then clarify if Abraham Lincoln Memorial Hospital is covered for non-life-threatening conditions, (example: sore throat, back pain, etc.)
 - Sometimes the insurance coverage can be changed to an "Away-From-Home" plan. Check with your insurance carrier to see if this is available.
 - Please indicate the above information on the copy of the card.

3. If the student **state issued insurance, through Medicare or Medicaid**, the following needs to be completed **PRIOR** to their arrival to campus:
 - Provide the Health Service office with a copy of the card. Be sure to copy Front & Back of card. If you are going to fax the copy please **enlarge** the copy first so the numbers are clear.
 - Provide a copy of the card to the student also. This is important because medical care may be needed when Health Services is not open to obtain a copy.
 - Most state issued insurance have a territory that coverage is available within. In the Lincoln area the only state issued insurance accepted at this time will be Blue Cross Blue Shield plans, Meridian, and Illini Care.
 - If the student carries one of the other state issued insurance plans, the student could possibly need to return home for any type of medical care except for emergency care. Please check your plan to verify the coverage available while the student will be at Lincoln College. The student may need to change plan types to have coverage while at Lincoln College.

4. If the student has **NO health insurance** coverage, the following needs to be completed **PRIOR** to their arrival to campus:
 - Search online at www.abe.illinois.gov to see if eligible for Medicaid benefits.
 - Search online at www.Healthcare.gov for the Marketplace for health insurance.
 - Contact a local physician's office and/or the hospital to pre-register your student and make advance arrangements for payment should he/she need medical care while a student is at Lincoln College.
 - Please communicate with your student what he/she should do if medical care is needed.
 - Payment for routine care at the physician's offices and/or the hospital in Lincoln will be the student's responsibility.

5. **IMPORTANT:** This information **MUST** be obtained **BEFORE** a student can seek off campus medical care for non-emergency treatment.
 - List of physicians, hospital, and county health department are located at the end of this information sheet.
 - There are **NO** Urgent Care, Express Care, Minute Clinic, etc. available in Lincoln at this time. The City of Lincoln has three physician offices, an Emergency Department at the local Hospital, and the Logan County Department of Public Health office (limited services available).
 - There are sometimes physicians and hospitals within a 40 mile radius of Lincoln which are considered preferred providers by certain insurance plans. Students **MUST** have their own transportation out of town.
 - *****Please remember to notify Health Services and the student if medical coverage changes during the school year. For example, if the carrier has changed or it has been dropped.

6. Dental Care and Prescription Care while at Lincoln College.
 - If the student has **dental insurance** or **prescription insurance**, please inform the student who they can visit with their type of insurance coverage.
 - If the student has **NO dental insurance** or **prescription insurance**, please communicate with the student what he/she should do if needed.
 - List of dental offices and pharmacies are located at the end of this information sheet.

Accident Insurance Protection

7. All students are covered by a limited **ACCIDENTAL** policy which is **SECONDARY** to the insurance carried by the individual student. The student should make every effort to obtain care from a physician or facility which is considered to be a preferred provider by the primary insurance company.
8. In order for Lincoln College's accident insurance to be billed, two items must be completed. The accident **must be reported** to Health Services, or the Athletic Trainer and/or coach if athletic related within the next business day of the incident. The authorization form for First Agency, Inc. must be completed and **signed by both** the student and parent/guardian. This form is kept on file in the Health Services office.
9. The primary insurance company **MUST** be billed first and payment made. Then the remaining bill will be sent to Lincoln College Accident policy.
10. All questions should be directed to the Health Services office at 217-735-7340 or nurse@lincolncollege.edu.