**Helpful Health Insurance Information**

Health Insurance can be complicated and confusing. There are many health insurance plans available with varying coverage, exclusions, deductibles, co-pays, etc. Please note the following tips for accessing and utilizing any health insurance plan.

* Always carry your insurance plan card(s) with you. You may have a card for your medical plan, prescription plan, dental plan, and vision plan.
* Always carry a form of photo identification with you.
* Although, many students will be covered under their parents health insurance plan it is advisable to check whether local physicians and hospitals accept their plan. If not please note that UAH does offer a student insurance plan through UnitedHealthcare.
* Review your health insurance benefits, limitations and exclusions so that you are aware of specific coverage. By doing so you will know what to expect at the time of need.
* Know the amount of your deductible and what your co-payment will be.
* Present your insurance ID card at each visit to a health care provider.
* To review insurance plans, insurance regulations, and changes with the Patient Protection and Affordable Care Act visit [www.healthcare.gov](http://www.healthcare.gov)