

Health Insurance & Health Services Options

If you are graduating in fall 2025 and you are enrolled in the student health insurance plan, your coverage will be active through **January 14, 2026**. You will also have access to Student Health Services until that date; however, you'll need to call SHS to make appointments because you will no longer have access to the SHS Portal after you graduate.

Many insurance companies will require a document called a Certificate of Creditable Coverage (COC) to apply for a new health insurance policy, which is a document that shows you had prior insurance coverage and includes the dates of your coverage. To obtain a COC document for your student health insurance coverage, contact University Health Plans at info@univhealthplans.com.

Below you will find a list of private, government-sponsored, and nonprofit entities that offer a variety of health insurance and health services options. Please note that exact coverage and costs will depend on the plan type you choose, the number of family members you wish to participate, etc. The cost of an individual health insurance plan will vary for each person or family and can be determined only after you complete a request for a quote. Please note that some plans may not be available in every state.

Organizations that provide assistance with finding health insurance coverage for NYC residents:

NADAP: Provides free health insurance enrollment assistance. Health insurance navigators assist you with finding health insurance coverage, including [Marketplace](#) and [Medicaid](#) plans.

NYC Human Resource Administration's Office of Citywide Health Insurance Access (OCHIA): Provides outreach, education and enrollment assistance and training on available public and private health insurance options.

Types of Insurance Plans (features of each plan type vary with each carrier):

PPO (Preferred Provider Organization): A network of physicians and hospitals that have agreed by contract to discount their rates. Members are usually free to seek care within the preferred-contracted providers or non-contracted providers network. Seeking care from non-contracted providers results in a larger out-of-pocket expense for you.

HMO (Health Maintenance Organization): A network of physicians and hospitals that provide a wide range of benefits (usually including preventive care) at low out-of-pocket expense. There is typically no coverage for care for doctors/hospitals outside the HMO.

Types of Marketplace Plans

Tips to Remember When Searching for Health Care:

Limited or Excluded Services: Excluded Services are medical conditions or treatments that are not covered by the insurance carrier. Limited Services are conditions or treatments that provide limited coverage. Review the policy to make sure it will cover services that best fit your needs. Many people make the incorrect assumption that every health care service is fully covered.

What is the cost: When purchasing a health plan, consider the amount of money you expect to spend. Evaluate the cost of the policy in relation to your healthcare needs. Some things to carefully consider are: premium payment, deductible, co-pay, co-insurance, covered medical expenses, exclusions, and pre-existing policies and procedures.

What health care providers are covered: Investigate what doctors, hospitals, and other health care providers are covered under the plan. Make sure that the types of providers you need are in your area and what steps you need to take before going to the hospital or getting specialty care. Find out if the plan covers medical care when traveling away from your home or coverage area.

When seeking enrollment from any type of insurance carrier: Ask to review the full benefit package prior to making a commitment. Fully understanding your policy is your responsibility. Make sure the plan offers coverage for your immediate and anticipated health care needs. Verify that coverage is provided for chronic health conditions or disabilities you or a family member may have.

State-sponsored and Marketplace insurance plans:

Carrier / Sponsor	Phone Number	Web Address	Description
HealthCare.Gov	800.318.2596	www.healthcare.gov/index.html	Find Marketplace plans available in your state
NY Marketplace Plans, including NY Essential Plan	855.355.5777	https://nystateofhealth.ny.gov/	Medical, Prescription, Dental, Vision
Medicaid (all states) New York Medicaid New Jersey Medicaid	800.541.2831 800.701.0710	www.medicaid.gov/ www.health.ny.gov/health_care/medicaid/ www.state.nj.us/humanservices/dmahs/clients/medicaid/	Medical, Prescription, Dental, Vision

Private insurance plans:

Carrier / Sponsor	Phone Number	Web Address	Description
Aetna Health, Inc. (insurance plans)	800.872.3862	www.aetna.com	Medical (with Prescription), Dental, Vision
BlueCross BlueShield Empire BCBS (New York) Horizon BCBS (New Jersey)	855.879.6174 800.355.2583	www.bcbs.com www.empireblue.com www.horizonblue.com/	Medical (with Prescription)
Cigna Healthcare	800.997.1654	www.cigna.com	Medical, Prescription, Dental, Vision
Emblem Health (New York state only)	877.411.3625	www.emblemhealth.com	Medical, Prescription, Dental, Vision
Freelancers Union (insurance plans for artists)	800.856.9981	https://freelancersunion.org/insurance/	Provides tools to locate Medical, Prescription, Dental coverage
United Healthcare	866.633.2446	www.uhc.com/	Medical, Prescription, Dental
Dental (only) Plans:			
HealthPlex (NY only) (dental plans)	800.468.0608	www.healthplex.com	Dental

Health services resources and discount plans:

Carrier / Sponsor	Phone Number	Web Address	Description
Discount Dental Plans (discount programs)	888.632.5353	www.dentalplans.com	Dental
Stu-Dent (discount program)	212.998.9800	https://dental.nyu.edu/patientcare/stu-dent-plan.html	Dental
Needy Meds	800.503.6897	www.needymeds.org/index.htm	Prescription Discounts

Please Note: It is your responsibility to fully investigate any health plan or program prior to enrolling or making any decisions about your own health coverage or care. The New School is not liable for any loss or risk incurred as a consequence of the use of this information.