BLUE CROSS BLUE SHIELD OF ALABAMA
450 Riverchase Parkway
Birmingham, AL 35244
Telephone: 888.267.2955
Website: www.bcbsal.org

HUMANA INSURANCE COMPANY
500 West Main Street
Louisville, KY 40201-7436
Telephone: 800.486.2620
Website: www.humana.com

CELTIC INSURANCE COMPANY
233 South Wacker Drive, Suite 700
Chicago, IL 60606-6393
Telephone: 800.779.7989
Website: www.celtic-net.com

LIFE SHIELD NATIONAL
5701 North Shartel 1st Floor
Oklahoma City, OK 73118
Telephone: 405.236.2640 or 800.851.5041
Website: www.agilehealthinsurance.com/lifeshield

CIGNA
214 W. Huron Street
Chicago, IL 60654
Telephone: 855.525.4543
Website: www.cigna.com

NATIONAL General Accident & Health
P.O. Box 24279
Winston-Salem, NC 27114
Telephone: 888.781.0585
Website: www.ngah-ngic.com

COVENTRY HEALTH CARE
6730-b Rockledge Drive, Suite 700
Bethesda, MD 20817
Telephone: 301.581.0600
Website: www.coventryhealthcare.com

TIME INSURANCE COMPANY
P.O. Box 3050
Milwaukee, WI 53201-3050
Telephone: 800.800.1212 or 414.271.3011
Website: www.assuranthealth.com

GOLDEN RULE INSURANCE COMPANY
7440 Woodland Drive
Indianapolis, IN 46278
Telephone: 800.444.8990 or 657.8205
Website: www.goldenrule.com
ALL KIDS-LOW COST INSURANCE FOR CHILDREN
Telephone: 888.373.5437
Website: www.adph.org/allkids

Qualifications:
❖ Must be under the age of 19
❖ Must be a U.S. citizen or an eligible immigrant
❖ Must not be covered under any health insurance
❖ Must not be a resident in an institution
❖ Must not be covered by or eligible for Medicaid
❖ Must meet income eligibility guidelines
❖ Please call or visit website for more info

ALABAMA MEDICAID AGENCY
Medicaid provides medical assistance for certain individuals and families with low income and resources

Telephone: 334.242.5000 or 800.362.1504
Website: www.medicaid.alabama.gov

Qualifying for Medicaid
❖ Must be living in Alabama
❖ Must be a U.S. citizen or be in this country legally
❖ Must meet income and age requirements
❖ For pregnant women, the pregnancy must be medically certified

Assistance for the elderly or disabled
❖ Must meet certain medical criteria
❖ Must have resources below a certain limit

Please call or visit website for more info
INSURANCE COMPANIES OFFERING
INDIVIDUAL MAJOR MEDICAL COVERAGE IN
ALABAMA
EFFECTIVE 1/2017

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Birmingham, AL 35244
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*For pregnant women, the pregnancy must be medically certified.

Assistance for the elderly or disabled
*Must meet certain medical criteria
*Must have resources below a certain limit (varies according to program)

* Please call or visit website for more information.
INSURANCE COMPANIES OFFERING SMALL GROUP MAJOR MEDICAL COVERAGE IN ALABAMA

ALL SAVERS INSURANCE COMPANY
7449 Woodland Drive
Indianapolis In 46278
Telephone: 1-800-926-7602
Website: www.myallsavers.com

BLUE CROSS BLUE SHIELD OF ALABAMA
450 Riverchase Pkwy
Birmingham AL 35244
Telephone: 1- 888-267-2955
Website: www.bcbsal.org

FEDERATED MUTUAL INSURANCE COMPANY
121 East Park Square
Owatonna MN 55060
Telephone:1- 800-533-0472
Website: www.federatedinsurance.com

UNITED HEALTHCARE INSURANCE COMPANY
185 Asylum Street
Hartford CT 06103
Telephone: 1- 800-273-8115
Website: www.uhc.com

UNITED HEALTHCARE OF ALABAMA
33 Inverness Center Parkway Ste 320
Birmingham AL 35242
Telephone:1-800-345-1520
Website: www.uhc.com

VIVA HEALTH, INC
417 20TH Street North, Ste 1100
Birmingham AL 35203
Telephone: 1-800-633-1542
Website: www.vivahealth.com
Alabama Student Health Insurance

Health Insurance Coverage for Alabama Students

When you’re healthy and rarely visit the doctor it’s easy to forget how important health insurance is until you actually need to use it. Minor injuries and emergency room visits can cost a lot to a college student on a budget. But one important point that most students forget is that they have more options than the average person when it comes to getting health coverage.

Going without coverage is never a good idea, and your school may require you to have some form of coverage. What health insurance options are available to Alabama students?

Coverage Options for Alabama Students

Stay on Parent’s Plan - if you are a fulltime student, you may be eligible to remain on your parent’s plan. It is easier since your parents will be handling the bills, but if you go to school out-of-state, your coverage levels may not be as robust as they would be in your home state. Also, your parent’s health insurance could be more expensive than other coverage options.

School Sponsored Plan - Some colleges offer their own health plan. Some common concerns with these plans is that they may not cover services off-campus or you can lose eligibility if you

https://www.ehealthinsurance.com/alabama-health-insurance/health-plans/student

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are a part-time student. Check to see if your school offers a health plan for its students.

**Student Health Plan** - These plans are for full-time students typically between 17-29 years old. The major advantage with this plan is that the coverage will travel with you wherever you go in the US. However, it may require you to pay your premium in a single lump-sum amount and it is not available in every state.

**Individual and Family Plans** - You can also purchase an individual and family health plan. Individual and family health insurance is a type of health insurance coverage that is made available to individuals and families and offers a range of coverage benefits depending on the actual plan you select.

**Dependency Rules in Alabama**
Federal Health reform law states that after September 23, 2010, children are allowed to stay on their parents' insurance plan until age 26, whether or not they are enrolled in school. Certain states may have additional rules determining dependency eligibility. Check with the Alabama State Department of Insurance or your parents' insurance carrier.

**Alabama College / University Coverage Requirements**
Some Alabama colleges and universities may require that students to have some form of health insurance coverage. You should check with the admissions office to determine if health insurance coverage is required.

**Benefits / Advantages of Student Plan**
Some benefits of a student plan include: You're covered all year, not just during the school year. You're covered no matter where you go. School-sponsored plans might only cover you within the state where you go to school. If you are on your parent's health insurance plan and move out of state, you could run into the same issue.

https://www.ehealthinsurance.com/alabama-health-insurance/health-plans/student

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