



Eastern Mennonite University

Health Insurance Coverage for Students Away From Home

Dear Parents of Eastern Mennonite University Students,

Many of you are keenly aware the health insurance landscape in the United States has drastically changed over the past few years. Our students and parents have been impacted by these changes. Eastern Mennonite University continues to investigate ways to assist you in minimizing the impact of these changes to your family's financial obligations.

Our research suggests that an increasing percentage of students come to school insured in an HMO or other similar health insurance plans requiring the use of a network of providers close to your home. When students enrolled in these plans require medical care away from your home network, these types of plans often places more financial obligation on you for these medical services.

We would like to make you aware of a potential solution to this issue. Most health insurance companies have a program that allows you to notify them when your child is away from home in order to obtain in-network benefits for medical services in the Harrisonburg area. These programs are often referred to as "Guest Memberships" or "Away from Home Care" depending on the insurance company. Guest memberships are particularly well suited for college students because your child would receive the benefits and coverage of the local HMO plan affiliated with your home plan without the hassle of filing claim forms or having to obtain prior authorizations from your family doctor miles away at home. **There is usually no additional charge for this type of program.**

As members of HMO-type plans, your child is almost always covered for the treatment of emergency medical conditions no matter where they are; however, unless you enroll in one of these programs, care for non-emergency medical conditions may not be covered or covered with much greater expense to you.

If your child is currently enrolled in an HMO or other similar health insurance plan requiring the use of a network of providers close to your home, we encourage you to contact your insurance company by calling the customer service number on your insurance card to inquire about Guest Memberships or a similar program for students living away from home to attend college. Should the need arise for your child to obtain medical services while at Eastern Mennonite University, you will have already facilitated the administrative process while saving yourself valuable time and money so that you can focus on your child's medical needs. Finally, when you obtain Guest Membership, you often must designate a separate primary care provider (PCP) for your child while at school. Please consider naming our health center medical director as your child's PCP:

Eastern Mennonite University Student Health

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