



Graduating Students with PacificSource Student Health Insurance

Frequently Asked Questions

I'm graduating. When does my PacificSource Student Health Insurance coverage end?

The PacificSource Student Health Insurance Plan will have a termination date that coincides with the last day of that academic term's coverage period (with the exception of GRU and 4th year medical students). Please be sure to check each term's coverage dates on the Student Health Insurance Plan webpage on o2.

For example, all students that are graduating in March and are registered for winter term have coverage through 3/27/24. Students that are graduating in June and are registered for spring term have coverage that extends through the summer and will terminate 9/21/24. There are some exceptions:

1. Coverage for 4th year medical students graduating in June will terminate 6/30/2024; and
2. Coverage for GRU students will end at the end of the month in which they terminate their GRU status or leave OHSU. Example, if a GRU student leaves OHSU or terminates their GRU status on June 2nd, their GRU coverage will terminate at the end of the month on June 30th.

What are my options for continuing my insurance after graduation?

The Student Health Insurance Plan through PacificSource does NOT offer a continuation plan for those students that are graduating. If you are in need of a new health insurance plan, the state and federal marketplace will allow you to enroll immediately into a plan. To find plan information, or need assistance, please visit <http://www.healthcare.gov/> to get started.

Can I continue to use the Student Health & Wellness Center after graduation?

Typically, access to SHW ends at the end of the month of the term in which you graduate. For example, if you graduate in spring term, you will have access to SHW until June 30th. You must also have active insurance for your remaining appointments at SHW. Please check your health insurance coverage dates, including the PacificSource Student Health Insurance Plan coverage dates to ensure you will be covered for your appointment at Student Health or elsewhere. If you do not have active insurance, please contact SHW for more information. This step is important; without active insurance you cannot be seen at SHW.

If you are an established patient at SHW, please work with your provider(s) about your transition plan.

Are there any other options for insurance coverage?

Insurance coverage can be pursued through independent brokers, directly from the insurers (Kaiser, BCBS, Healthnet) or through the federal exchange. There are free certified health



insurance agents and community partners throughout the state who can help you with the application process and enrollment.

You can apply for the Oregon Health Plan (Medicaid) as well as review other exchange options through the federal exchange link www.healthcare.gov/.

How do I obtain a certificate of credible coverage from PacificSource upon graduating?

In order to qualify for a special enrollment period with the federal exchange, you will need a certificate of credible coverage which indicates when your current insurance ended. This certificate can be obtained by calling our broker, Academic Health Plans at 800-853-5899.

What are other community resources I can use in the meantime?

Behavioral Health

- Multnomah County Crisis Line, 503-988-4888
- [Cascadia Behavioral Healthcare Urgent Walk-In Clinic](https://cascadiabhc.org/), 503-963-2575
4212 SE Division St., Suite 100
Portland, OR 97206 9am-9pm <https://cascadiabhc.org/>

Urgent Care

- OHSU Primary Care Same-day Clinic, Richmond, 503-418-1500
4212 SE Division Street
8 a.m.-8 p.m. Monday-Friday
9 a.m.-1 p.m. Saturday
- [ZoomCare](https://zoomcare.com/), 503.684.8252
Locations throughout Portland area

Reproductive Health

[Planned Parenthood](https://www.plannedparenthood.org/) 800-230-7526

Hospitals

Many non-profit hospitals offer financial assistance for those in need. Ask to speak with a financial counselor to see if you qualify.

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