



Graduating Students with Pacific Source Student Health Insurance

Frequently Asked Questions

I'm graduating, when does my Pacific Source Student Health Insurance coverage end?

Student health insurance coverage will run through the end of your last term's coverage period (except for 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, under "OHSU Student Health Insurance Plan coverage dates and costs": ohsu.edu/education/student-health-insurance

The following groups will follow different termination dates, as listed below:

1. 4th Year Medical Students: students graduating in June will have a coverage termination date of 06/30/2025
2. GRU Students: coverage will term at the end of the month in which they terminate their GRU status or leave OHSU. Example, if a GRU student leaves OHSU or transfers into a non-GRU position 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 Pacific Source does NOT offer a continuation plan for students that are graduating. When looking for other insurance, it is important to remember that federal guidelines only allow you to enroll in coverage **within 31 days of the loss of your previous coverage**. New health insurance coverage can be pursued through independent brokers, directly from insurers (Kaiser, BCBS, Healthnet, etc.) or through the state or federal insurance marketplace. 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) or review other exchange options through the federal exchange at www.healthcare.gov

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

Typically, access to SHW runs through the end of the last month in your graduating term. 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 on the Student Health Insurance Plan, to ensure you will be covered for your appointment at Student Health or elsewhere. This step is important; without active insurance you cannot be seen at SHW. If you do not have active insurance, please contact SHW for more information.

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

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

To qualify for a special enrollment period with another insurer, you will need a certificate of credible coverage indicating 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 Mental Health Urgent Walk-In Clinic:** 503-963-2575
4212 SE Division St., Suite 100
Portland, OR 97206 9am-9pm
cascadiabhc.org

Urgent Care

- **OHSU Immediate Care Clinics**
Richmond: 503-418-1500
4212 SE Division Street
Portland, OR 97206

South Waterfront: 503-494-1700
3303 S Bond Ave
Portland, 97239
- **ZoomCare:** 503-684-8252
Locations throughout Portland area

Reproductive Health

- **Planned Parenthood:** 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.