**IMPORTANT INFORMATION**

- Ohio University does not profit from students purchasing the Student Health Insurance Plan.

- The University strongly advises students to **review the waiver criteria prior to purchasing an alternate policy** with the intent to waive the University Student Health Insurance.

- The University Student Health Insurance Plan provides superior coverage through a national commercial carrier.
  
  - The plan provides low out of pocket expenses, such as reduced copays, low annual deductible amounts, and low Out of Pocket Maximums.

- Insurance coverage is available for the student’s dependents.

- Many of the individual health insurance plans available for purchase through the State Exchange/Marketplace on [www.Healthcare.gov](http://www.Healthcare.gov) have limited providers and benefits available in the Athens, Ohio area.
  
  - The Marketplace policies provided by *Molina* are Out of Network with many of the medical facilities and providers in the Athens, Ohio area, including the local hospital, urgent care, and the student health center.
    
    - Out of Network providers are paid less by the insurance company, which results in larger amounts owed to the provider by the patient.
  
  - The Marketplace *Medical Mutual OhioHealth* policy is available for purchase on [www.healthcare.gov](http://www.healthcare.gov) and has In-Network medical facilities and providers in the Athens, Ohio area.
    
    - In Network/Preferred providers are paid more by the insurance company, which results in lower amounts owed to the provider by the patient.

- In most cases, policies available for purchase from an off shore, online company do **not meet the waiver criteria** for a University health insurance waiver.

- It is important to review all details of an alternative policy quote very carefully **prior to purchasing it**. The alternate policy must be active and meet the required waiver criteria for a waiver application to be approved.