What are My Insurance Options When My RA/TA or Post-Doc Graduate Student Insurance Terminates?

Always verify with your department the termination date of your insurance policy. Most insurance companies will require that you contact them within 30 days of the termination of your RA/TA or PostDoc policy. Please note that it could take up to 45 days to apply for and begin a new insurance policy.

COBRA is no longer available for the RA/TA plan. Once your insurance coverage under the RA/TA insurance plan terminates you may enroll in an insurance plan through the healthcare exchange on the basis of a qualifying event. You may be eligible for subsidies based on income. Individuals interested in an appointment with a Navigator can call 1-800-318-2596. Or, if your RA/TA insurance terminates before the student insurance ends for the semester, you can contact BCBS directly to purchase insurance for the remainder of the semester at 1-888-351-8283.

Once your PostDoc insurance plan is terminated, a COBRA election form will be mailed to you, typically allowing the continuation of coverage for 18 months. Election of COBRA must be made within 60 days of the date of notification. Coverage is retroactive back to the termination date of the PostDoc insurance plan. Once your PostDoc insurance terminates you may enroll in an insurance plan through the healthcare exchange on the basis of a qualifying event. You may be eligible for subsidies based on income. Individuals interested in an appointment with a Navigator can call 1-800-318-2596.

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