Health Insurance Options

Health insurance is one of the most important investments you will ever make and is often difficult to understand. Sudden illnesses, injuries, and other medical setbacks can be expensive if hospital visits, surgery, or other serious measures are needed. Maintaining health coverage assures that you won’t incur huge medical expenses.

Things you may want to consider when comparing insurance coverage benefits: prescription coverage, pre-existing conditions coverage, preventive care, pregnancy care, and psychiatry?

Websites to research Health Insurance

- Affordable Care Act (ACA) ? [Marketplace Government Insurance](https://www.healthcare.gov) A Navigator can explain Marketplace policies and assist you with the Marketplace enrollment process. For Navigator assistance with the ACA call 800-318-2596. You can also make an appointment with a navigator through [NC Legal Aid](https://www.nclegaled.com).
- Blue Cross / Blue Shield health insurance products [3]
- Compare health insurance plans:
  - [eHealthInsurance](https://www.ehealthinsurance.com)
  - [HealthCompare](https://www.healthcompare.com) ? click on Individual & Family.
- Medicaid may be an option. You can contact your county Medicaid office for assistance. If you are able to enroll in Medicaid, please allow enough time for Medicaid to process your enrollment before the waive deadline. Below is contact information for nearby counties:
  - [Orange County](http://www.orangecountyhc.org)
  - [Chatham County](http://www.chathamcountyma.org)
  - [Person County](http://www.personcountync.gov)
  - [Alamance County](http://www.alamance.com)
  - [Durham County](http://www.durhamnc.gov)
  - [Wake County](http://www.wake.gov)
- Temporary Health Insurance: [U Hone Short Term Insurance](http://www.uhone.com) | E Health Short Term Insurance [17]

UNC System, UNC Chapel Hill and Campus Health do not endorse a specific plan. These websites are given as a resource only. For other options, Google ?Student Health Insurance Plans?. Please verify the policy benefits before purchasing. You
should also verify any exclusions, any waiting periods and if your preferred physician participates in the plan you select.

Updated 2/11/2020

Source URL: https://campushealth.unc.edu/charges-insurance/insurance/health-insurance-options

Links
[12] https://www.libertyhealthshare.org/
[14] https://samaritanministries.org/