Timeline

Most students move to campus (establishing residency in Philadelphia county) at the end of August. We strongly encourage you to do some initial research into health insurance plans over the summer because students must decide if they will enroll in or waive the ELCA Seminary Student Plan by September 15. If you have children and are interested in applying for CHIP, the process often takes many weeks from start to finish, and should be started as soon as possible.

The Abundant Life Student Advising Center is located on the second floor of The Grossman Center, opposite the water fountains.

Health Insurance Costs

The cost of ELCA Seminary Insurance is rising by 25% this year!

Use the information in this packet to help you make an informed, financially-savvy decision about your health insurance needs.

More information and resources at:
sites.google.com/a/ltsp.edu/abundant-life-student-advising-center/
Did you know...

Changes in life circumstances, such as
- Moving
- Change in income
- Loss of insurance
are experienced by many as they enter seminary and can qualify you for a Special Enrollment Period under the U.S. government’s health insurance marketplace.

To see if you qualify, go to www.healthcare.gov and click on “Find out if you qualify for a Special Enrollment Period or Medicaid/ CHIP”

The following comparison is an example of an insurance plan available via the U.S. government’s marketplace (left) versus the ELCA Seminary Student Plan (right).

**According to www.healthcare.gov**

For a 30 year old living in Philadelphia county, interested in health insurance (no dental)
- Pay $228/ month
- Primary doctor $20
- Specialist $45
- No deductible
- Out of pocket max $6350
- Generic prescription $10
- ER visit $450

**Under the ELCA Seminary Student Plan**

For a Full-Time student
- Pay $3556/ year ($296/ month)
- Annual physicals, screenings, checkups, well visits, etc. are covered
- You pay 20% of any visit not described above when using a preferred provider
- $500 deductible
- Out of pocket max $5000
- Tier 1 prescription $15
- Ambulance and Emergency Medical are covered when in-network

You must apply for marketplace plans using personal information such as age, smoking/non-smoking, etc., which may affect your monthly premium.

Whatever plan you choose, make sure it covers your individual healthcare needs.