


# Affordable Healthcare

## Introduction


With such high healthcare costs, it is important to have a plan for affordable care. For many, health insurance has been the best way to access healthcare affordably, but with increases in insurance premiums, affordable access has become more complicated.

With many students on tight budgets, access to affordable care is essential for their financial stability while in school. Staff responsible for serving students must proactively prepare for students needs and questions regarding healthcare through helpful practices such as knowledgeable advising, sharing online tools, and referrals to local care providers who use a sliding scale for payment.



### Save Money

- Utilize external partnerships with affordable care providers to reduce emergency aid for healthcare
- Connecting students with affordable care allows them to focus on staying in school



### Support Students

- Prevent students from missing class because of illness
- Help students to get affordable care so they can focus on their education, instead of working to pay bills

## Implementation

With the real challenge these issues pose to students it is necessary for staff to prepare pathways to affordable insurance and affordable care. As it turns out, many of the necessary tools are available online. Student services staff should familiarize themselves with the resources to the right, and make them available to students.

Many students that are not sure of the options available to them may opt to risk going without insurance and save money. As for those who are already going without insurance, there are tools to find care providers listed, which staff and students can use to identify local resources.

As things change, the paths students must take will change as well, this will require some reevaluation of the tools and resources available to give students the most up-to-date information.

*"In 2016, the average pre-subsidy premium for plans selected in the Tennessee exchange was \$400 per month...But the 56 percent weighted average rate hike for 2017 will likely take Tennessee's average rate well above the national average"<sup>1</sup>*

## Best Practices

- Access the student insurance links below to learn students' options
- Include the sites below in a list of resources for student use
- Know where to send students in your area for care if they don't have insurance

## Resources

### Student insurance:

- [Affordable College Online: Health Insurance for College Students](#)
- [Health Care.gov: Student Health Plans](#)

### Affordable care:

- [US Department of Health and Human Services: HRSA Date Warehouse](#)
- [TN Department of Health: Services Offered by Local Health Departments](#)

### Affordable house visits care in Davidson County:

#### [Vanderbilt Health: OnCall](#)

### Affordable dental care

- [Free Dental Care: Tennessee Dental Clinics](#)

<sup>1</sup>Norris, Louise. "[Tennessee Health Insurance exchange/Marketplace.](#)" Health Insurance.org. Oct 2016. Web. Dec 2016