

Name \_\_\_\_\_

## **\*Understanding Your Health Insurance Coverage While Away From Home\***

It has been our experience that it would be beneficial for you to contact your insurance company **NOW**, long before your child enters school, to ensure your child has adequate, hassle-free coverage while he/she is away at school. We have developed the following questions to help you understand the scope of your insurance coverage to determine if it will meet the needs of your child. The coverage that you have experienced at home may not be the coverage your son/daughter receives while away at college. In case of injury or illness while away from home, you would hope that your son or daughter should be able to access the same level of health care in Williamsburg without difficulty. If your insurance does not allow out-of-network coverage, your son/daughter may have to go home for care or be exposed to higher co-pays and higher out-of-pocket expenses. Such restrictions also inevitably slow the access to comprehensive care that will return your child to health and to competition. You may ultimately find it advantageous or necessary for you to change your insurance plan or even insurance company to maintain the coverage at school that you have experienced at home.

**1.** Does your son/daughter have coverage in Williamsburg, VA for services other than emergency care (i.e. diagnostic testing such as MRI or x-ray, chiropractic care, physical therapy, etc)?

YES                      NO

If no, consider switching insurance, we suggest you investigate the following choices:

- Student Sickness and Injury Insurance Program
- Anthem BCBS
- Or go to: [www.ehealthinsurance.com](http://www.ehealthinsurance.com)

**2.** Does your son/daughter need a referral from their PCP to access other providers (imaging, specialists, etc)?

YES                      NO

IF YES:

PCP Name: \_\_\_\_\_ Phone Number: \_\_\_\_\_

If so, can you set up Dr. Michael Potter or another physician in Williamsburg as their PCP instead? Please contact us at (757) 221-3407 if we can be of assistance in selecting a PCP in the local area.

**3.** Are any of the following providers in Williamsburg, VA covered by your insurance in the event he or she has an injury/illness? (Circle all who are eligible providers)

Daniel Carr, MD

Charles E. Wilhelm, MD

Alexander L. Lambert II, MD

Michael B. Potter, MD

Robert Pinto, DC

Williamsburg Physical Therapy

Sentara Medical Center

Riverside Diagnostic Center

**4.** Does your child need to be certified as a full-time college student to be covered (while away at school)?

YES                      NO

If YES, please go to the following website for more information:

<http://www.wm.edu/registrar/enrollment.php>