



Post-Graduation Health Insurance Considerations

Your Yale Health Plan Student Coverage will expire on July 31, the end of the plan year. It cannot be extended beyond that date as the plan year runs from August 1 – July 31 annually, and coverage is tied to the plan year in which you graduate. The new plan year for incoming students begins on 8/1. There is no COBRA option for the student plan.

For those of you who need health insurance coverage after July 31 and before employment begins, here are a few thoughts for your consideration:

- Graduates have traditionally looked for short-term insurance options (also known as temporary health insurance or bridge health insurance) as a stop-gap measure. That market remains in flux in recent years due to the changes in health care regulations. Please note that short-term policies cannot be sold in CA, HI, MA, NY, and NJ.
- Graduates tend to apply for catastrophic coverage only (e.g., to cover hospitalization and the most dire health expenses in the event of an accident). These plans are generally more affordable but come with a higher deductible.
- Students with mental health concerns can contact the [Lawyers Assistance Program](#) in the state you are in for referral to mental health support. Some state Lawyers Assistance Programs will cover the costs of a few visits to therapists.

Here are some useful resources:

- [Healthcare.gov](#) will take you to various plans by state
- If you're under 26, and your parent has health coverage, you may be added to your [parents' plan](#) temporarily.
- You may be able to purchase short-term health insurance through the [ABA](#). You must first become a student member of the ABA (\$25 fee).
- Many college and university alumni associations offer access to health insurance as a benefit. Check with your own college or alumni association to see who they use. Yale does not participate in alumni health insurance programs.

As you plan your departure from Yale Health:

- Schedule your final medical appointments at Yale Health to be completed before July 31.
- If you are on medication, request a 90-day supply of medication to cover the intervening period (note: this is not always possible for some regulated medications).
- If you have chronic health conditions, you should discuss transition care with your-practitioners.
- The Yale Health Plan Member Services Department is available to assist with questions about how to transition your health care to another provider upon graduation from the University. They can be reached at member.services@yale.edu or (203) 432-0246.