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HEALTH INSURANCE AFTER GRADUATING

For the many students currently covered by UC SHIP, health insurance after graduating may seem a bit mysterious. This guide will explain your options after departing from UCLA.

1. Gone so soon?

The first option is to actually continue your **UC SHIP** coverage for one academic term after graduating. However, the premiums are not guaranteed to stay constant as they are through the school year. Although the UCLA Alumni Association does not offer outright healthcare to graduates, they do offer many benefits including discounted eye surgery and usage of UCLA Recreation facilities.

2. Your Parents

While graduating gives many people the sense of complete independence, swallowing your pride and joining your parents' healthcare plan will pay off dividends. Under the **Affordable Care Act**, you can now stay on your parents' health insurance until the age of 26. If you left your parents' coverage for UC SHIP during college, you are allowed to re-enroll in the plan and stay on until the deadline.

3. Covered California

Covered California is our state's exchange for healthcare, established after the Affordable Care Act was passed. As per the UC SHIP website:

- Visit www.CaliforniaCa.com to review affordable California exchange plans, and you can also use a Shop and Compare tool for easy-to-read plan benefit and cost comparison.
- Covered California customer service will help you see if you qualify for premium subsidies, Medi-Cal or other public programs.
- Premium subsidies are available for low-income individuals who are not eligible for Medi-Cal, see if you qualify at www.CoveredCa.com.
- If you become covered by an employer plan, Covered California offers plans that may save money for family members. Each family member can enroll in a separate Covered California plan.
- Premium subsidies and lower out-of-pocket costs are available to qualified low-income individuals.
- By law, your insurance cannot be cancelled because you get sick.

4. Public Health Insurance Programs

These programs are available through Covered California's partnership with the **California Department of Health Care Services**. Per the UC SHIP website:

- **Medi-Cal for Families:** Families (adults and children) who are eligible through the CalWORKS program, or a single adult solely responsible for child/children. Enroll through Covered California, www.Coveredca.com.
- **Pregnancy-related Programs:** Medi-Cal and Access for Infants and Mothers (AIM): Services are provided to women who are under or uninsured — regardless of immigration status. This is short-term coverage; until 60 days after childbirth.
- **Aid-related Programs:** Individuals who receive cash aid through certain federal government programs are automatically entitled to Medi-Cal, including CalWORKS and Supplemental Security Income (SSI).

Between UCLA, UC, state, and federal programs, there are multiple options for healthcare after graduating that will allow you to move on with your career without hurting your finances.

