



My Health Insurance Waiver Was Denied - Now What?

If you submitted your current health insurance to the [waiver portal](#) and it was denied based on non-comparable coverage, here are some next steps you can take:

- Reach out to Pacificsource at 855-274-9814 or studentwaiver@pacificsource.com to see if you can send documentation that proves your insurance is comparable or request an appeal
- Check with your insurance provider to see if there is a coverage plan for while your child is at school, some plans may offer a special program while your child is out-of-state.
Note: If the only coverage provided to your child while they are out-of-state is emergency or catastrophic care, this will **not** be considered comparable and you'll need to explore other options.
- If there is no special coverage available from your insurance provider, consider purchasing a new insurance plan for your child via:
 - [Reed College's Student Health Insurance Plan - Pacificsource](#)
 - [Health Insurance Marketplace](#)

I Can't Afford to Buy Insurance - What Should I do?

- If you cannot afford to purchase insurance via the above options, consider [applying for the Oregon Health Plan](#) (see below for more information)
- Reach out the Business Office (business-office@reed.edu) to see if a [payment plan](#) (for the Reed provided insurance) is right for your situation
- Reach out to the [Financial Aid Office](#) to see if there are any other available options

I Have Out-of-State or Out-of-Area Medicaid - What Should I do?

- Your plan may be an [Oregon Health Plan](#), but it would be denied if it does not offer coverage in Multnomah County. If this applies to you, you will need to contact your local OHP provider and ask to be switched to a plan that has coverage in Multnomah County while you/your student is at school.
- If you are using an out-of-state medicaid plan, you/your child may qualify for the Oregon Health Plan (OHP). **Note:** You will need to have an Oregon address and an end date for the current medicaid plan to apply for OHP because you/your child cannot be covered under another state's medicaid plan while they apply for OHP. See below for resources.
 - [Oregon Health Plan Website](#)
 - [Help with applying for OHP](#)