

Emergency Health Insurance FAQs

How much do I have to pay for an ambulance?



- Students on the **college health insurance plan do not have to pay** for an ambulance ride, health insurance covers that.
- Students on **alternate health insurance coverage** may have coverage for ambulance rides, but this is something **the student would need to check** with their insurance to learn more about.

How much do I have to pay for a visit to the ER?

- Students on the **college health insurance** typically have a **\$250 co-pay** for an emergency room visit, though if you are admitted to the hospital for higher level care that co-pay drops to zero.
- Students on **alternate health insurance coverage** may have a pre-determined co-pay amount for emergency room visits, though they may have a deductible as well. This is something **the student would need to check** with their insurance to learn more about.

Financial Support



- **All students** may apply for **emergency funding** for an unanticipated financial challenge.
- Some students **on financial aid** are eligible to have out-of-pocket medical expenses such as **co-pays covered by financial aid grant** (if you are a current recipient of the Access Grant, you likely fall in this category) up to a **maximum of \$5,000 per year**. Email aidenhancements@amherst.edu to learn what financial support you are eligible for via **Financial Aid**.
- Students who are **not eligible for enhanced financial aid** may still be eligible to have **out-of-pocket medical expenses covered** if they are eligible **through the Student Emergency Fund**.
- If you are not eligible for financial support from the college, it is often still possible to **work with the billing office of hospitals** and medical providers to arrange **payment plans over 12/24 months** if it will be difficult to pay an entire medical bill up front.

QR Code for more information about
The Emergency Fund

