

Insurance

Health Insurance

The State of New Jersey no longer requires community colleges to insure that students are covered by health insurance policies. It is the intention of both the Legislature and the Governor to enable students to select their own health plans rather than have plans selected by the school. This includes all Nursing/Allied Health students requiring insurance for their clinical site rotations.

In addition, with the passage of the Federal Patient Protection and Affordability Care Act (PPACA), all citizens should have insurance coverage through a PPACA compliant plan. In response, the Federal Government has established health insurance exchanges that allow families and individuals, who need health insurance, to compare coverage and related costs among a variety of insurance companies. The PPACA also required employer plans to continue to provide dependent coverage to their employee's dependents up to age 26.

Students who wish to purchase health insurance are encouraged to visit the following websites to learn about their health insurance options:

- www.healthcare.gov
- www.Cuidadodesalud.gov (Spanish)
- www.twitter.com/HealthCareGov
- www.facebook.com/Healthcare.gov
- Submit questions to: HHSORD2@hhs.gov

Accident-Only Insurance

All students are covered by a mandatory group accident insurance policy paid for through college fees. The student accident-only insurance policy, provides limited benefits during all school-sponsored functions, classes or activities while enrolled for the treatment of school-time injuries. Because this plan provides excess benefits only, students must first submit accident claims to their own private insurance provider.