



Health Insurance

All AmeriCorps Promise Fellows must have health insurance coverage during their term of service. Promise Fellows may be covered under their family or spouse's health insurance plan, through the marketplace, Medicaid, or can elect to enroll in Minnesota Alliance With Youth's health insurance coverage under **The Corps Network Health plan**.

The Corps Network Health Plan

The Corps Network Health Plan is offered through the insurance company **CIGNA**. This plan is Affordable Care Act compliant and includes health, dental, vision, and life insurance benefits. The Alliance covers all monthly premiums for members. Coverage is not available to a member's spouse or dependents. Coverage begins the first day of service, continues while members are actively serving, and ends on the last day of the month that the member exits service. When a member exits, they enter a special enrollment period of 60 days in which they can purchase health coverage through the marketplace.

Members are not eligible for the Corps Network Health Plan if they are covered under another plan, want secondary coverage, or will have other coverage during their term of service. In addition, members cannot elect to only enroll in a portion of the plan (i.e., dental only). If a member is already covered by another health insurance plan, but wishes to join The Corps Network plan instead, they must waive their other coverage by their service start date. If a member experiences a qualifying life event, such as losing their insurance, they may enroll in the Alliance's insurance at any point during their term of service.

MNsure: AmeriCorps members are also eligible for a special enrollment period through MNsure under [special circumstances](#) and may apply for coverage through the marketplace instead of with the Alliance. *Please note that AmeriCorps members are not considered employees; if applying for coverage through the marketplace do not list the Alliance as an employer.* You may be disqualified for benefits if you list the Alliance as your employer; however you may still be required to report the living allowance as income during your year of service.

[Service United Marketplace](#) is another online portal where you can shop for your health insurance needs. There's no cost to use the platform and no obligation to buy. The Service United Marketplace will help you find the right coverage, quickly and efficiently, with tools and support from start to finish.

What's Covered?

Find insurance benefit summary information in the [Promise Fellow Toolbox](#). Plan details may vary slightly year to year, but will be comparable to the current plan listed here.

While coverage begins your first day of service*, receiving your online health insurance ID card may take two weeks or more. It will be emailed to you from Relation. If you need to use your insurance before you have receive your card, contact the Alliance for assistance or use the Temporary ID card located in the PF Toolbox.

**Please note your individual effective date is NOT list on the ID card. Cigna uses the effective date of the entire group as a whole, not each member's effective date. Your coverage begins as of your start date.*

How To Use Your Insurance/Tips(?)

Figuring out health insurance can be complicated! Here are some general pointers to help you on your way:

- Stay in network! Insurance covers more of the cost when you choose a provider from CINGA's Open Access Plan (OAP) network. To look up a specific provider visit www.cigna.com.
- A best practice is to call the provider to confirm they are in network. Providers can shift in or out based on plan year and will be able to confirm if they accept your insurance.
- Contact your provider for an estimate of costs. Clinics and hospitals may charge different amounts for the same service; make sure you know what the service estimate is and use that information to see what your health insurance plan will cover and what amount will be your responsibility.
- Urgent Care vs ER – know what level of care you need and be aware of the associated costs! ER visits will cost you more.
- [Nurse Hotline](#) – members enrolled through the Corps Network have access to CINGA's 24/7 health information line. You'll be connected with a nurse who is ready to answer your health questions.
- [Promise Fellow Toolbox](#) – you can also find information about how to use your coverage, customer service contact information, and an understanding your coverage webinar here.

EXAMPLE	
Service Type	Average Cost*
Emergency Room	- \$1,441
• \$100 copay	
• Member Coinsurance	\$288
Urgent Care	- \$181
• \$20 copay	
• Member coinsurance	- \$36
Physician Visit	- \$158
• No copay	
• Member coinsurance	- \$32

*All benefits above subject to deductible, coinsurance and out-of-pocket maximum
**Average for the Corps Network Plan 2017/18

When Coverage Ends

Coverage under The Corps Network Plan will end on the last day of the month in which your service concludes. Ending service triggers an opportunity for you to buy individual policies outside of the normal Affordable Care Act open enrollment periods. Members are granted a 60 day special enrollment period from their end date through MNSure under [special circumstances](#).

The [Service United Marketplace](#) is a free online portal that helps individuals find health insurance. It is a good additional resource for members that finish their service term and lose their AmeriCorps based coverage! There's no cost to use the platform and no obligation to buy.