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.