



Graduate 2022/2023 Student Health Insurance Plan (SHIP)

Frequently Asked Questions





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Getting Started

Q Where can I learn about the Student Health Insurance Plan (SHIP)?

A Go to www.gallagher.student.com/fisher

Q How do I log in?

- A
1. Go to www.gallagherstudent.com/fisher.
 2. In the **Profile** box (located in the upper left-hand corner), enter you email address and click **Log In**.

First Time Users: An email from Gallagher Student Health will be sent to your student email with a temporary password. Click on the link provided in the email and insert the temporary password. (If you did not receive a temporary password, you can choose the 'Forgot your password?' option on the login page).

Enrolling in my SHIP

Q Am I eligible for student health insurance?

A Massachusetts' regulations state students enrolled at least 75% of full time credits are required to have health insurance. To ensure compliance students are automatically enrolled in and billed for the Student Health Insurance Plan. If you are currently insured by a plan that provides comparable coverage, you can waive enrollment.

Once you meet eligibility for the first 31 days from the effective date of your Plan, you are enrolled for the remainder of the coverage period. Home-study, correspondence and online courses do not fulfill this requirement

Q How do I enroll?

- A
1. Go to www.gallagherstudent.com/schoolurl.
 2. Login under 'Profile'.
 3. Click on the 'Enroll' button under 'Plan Summary'.
 4. Complete and submit the form by following the instructions.
 5. An enrollment confirmation email will be sent.

Q How do I enroll my dependents?

A. This plan does not offer coverage for your dependents.



Q Once enrolled, can I cancel? Get a refund?

- A Once you are enrolled in SHIP, you will remain enrolled for that coverage period. However, if you're enrolled in annual coverage, you may only request coverage termination (and a pro-rated premium refund/credit) in the following situations:
1. You're entering the armed forces.
 2. You will not be enrolled at school for the spring semester for any reason. Your status will be confirmed with your school.
 3. You became eligible and enrolled in a subsidized health insurance plan through the Massachusetts Health Connector or in MassHealth (excluding MassHealth, Health Safety Net or the Children's Medical Security Plan). Your coverage must begin on or before the start of the spring health insurance coverage period (not academic spring semester). Your request to terminate coverage needs to be submitted to Gallagher Student Health & Special Risk no later than the last day of fall coverage.

Waiving the SHIP Coverage

Q Am I eligible to waive?

- A To be eligible to waive your SHIP, you must be currently enrolled in a health insurance plan that meets your school's waiver requirements. Waiver requirements include being enrolled in a health insurance plan that is fully-compliant with all provisions of the Affordable Care Act (ACA), requires you to have access to providers near campus and to have coverage for services beyond urgent and emergency services. Therefore, if you are enrolled in an out-of-state HMO, your coverage will likely be limited—or not available—outside of your HMO's service area and will not meet your school's waiver requirements.

Q What should I know before waiving?

- A Before waiving coverage, review your current policy and then consider these questions:
- Is your plan fully-compliant with the ACA? This means services should include, but aren't limited to:
 - Preventive and non-urgent care (this includes most immunizations)
 - Prescription drugs
 - Emergency care
 - Mental health and substance abuse treatment
 - Surgical care
 - Inpatient and outpatient hospitalization
 - Lab work



- Diagnostic x-rays
 - Physical therapy and Chiropractic Care
 - Immediate coverage for pre-existing conditions
 - No annual maximum benefits
-
- Does your plan's provider network have doctors and hospitals near campus?
 - If you plan to travel elsewhere during the course of the year, does your coverage also extend to these areas?
 - Is the annual cost of your SHIP less expensive than the deductible of your private plan? The cost of being added as a dependent to your parents' plan? Be sure to compare deductibles and total out-of-pocket costs, not just the annual premium.
 - Does your current plan call for administrative pre-requirements, pre-certification, or primary-care physician referrals? Keep in mind that physician referrals may delay your access to treatment.
 - Are you an international student? If so, you won't be able to waive coverage.

If you don't complete an enrollment or waiver form by the published deadline, you will be automatically enrolled in and billed for your SHIP.

If you decide to waive coverage, you won't have another opportunity to enroll in SHIP until the following plan year unless you experience a qualifying event.

- For more information about the ACA, visit: <https://www.hhs.gov/healthcare/about-the-aca/index.htm>

Q What is comparable coverage?

A Comparable coverage means your health insurance plan needs to meet your school's waiver requirements, which may include being fully-compliant with all provisions of the ACA. See "What should I know before Waiving?"

Non-comparable health plans include:

- Those that only provide emergency services
- International plans (includes plans not filed in the US)
- Travel insurance plans
- Health care sharing plans (includes Christian Ministries & Liberty Health Share)
- Out-of-state Medicaid plans
- Out-of-State HMOs or EPOs
- Plans from insurance companies not located within the United States
- Prescription discount plans



Q How do I waive health insurance coverage?

- A
1. Go to www.gallagherstudent.com/fisher.
 2. In the **Profile** box (located in the upper left-hand corner), enter you email address and click **Log In**.
 3. Once logged in, scroll down the page past the header **2022-2023 Fisher College Student Health Insurance Plan**.
 4. In the **Plan Summary** box, click on the **Waive** button.
 5. Follow the instructions to complete the form.
 6. A reference number will be emailed upon submission, however final determination may take 24-48 hours.

Q Will you audit or verify my waiver request?

- A No, we will not verify the information provided on your waiver. It is your responsibility to review the SHIP material to be sure your health insurance plan meets your school's waiver requirements. However, if you are covered by an out-of-state Medicaid plan, your request to waive may be denied as this plan will only cover you for emergency situations outside of the plan's service area. If you elect to waive, you will be responsible for any medical expenses you incur.

Q Can I edit my form after I've submitted it?

- A Yes, if it's before your waiver/enrollment deadline: **July 15, 2022 for Brockton Hospital School of Nursing students; September 13, 2022 for Fisher College students.**
1. Go to www.gallagherstudent.com/fisher.
 2. In the **Profile** box (located in the upper left-hand corner), enter you email address and click **Log In**.
 3. Once logged in, scroll down the page past the header **2022-2023 Fisher College Student Health Insurance Plan**; navigate to the **Plan Summary** box.
 4. Click on the **Edit Waiver** button.
 5. Select the form you want to edit.
 6. Update the form as needed.
 7. Click **Update & Submit**
- NOTE:** You can edit your waiver up to 5 times.

You may not edit your form after: **July 15, 2022 for Brockton Hospital School of Nursing students; September 13, 2022 for Fisher College students.**



Q Can I rescind my form after I've submitted it?

A Yes, only if it's before your waiver/enrollment deadline of: **July 15, 2022 for Brockton Hospital School of Nursing students; September 13, 2022 for Fisher College students.**

1. Go to www.gallagherstudent.com/fisher.
2. In the **Profile** box (located in the upper left-hand corner), enter you email address and click **Log In**.
3. Once logged in, scroll down the page past the header **2022-2023 Fisher College Student Health Insurance Plan**; navigate to the **Account Details** box.
4. Select the **Click here to rescind your waiver link**.
5. Click **Rescind My Waiver**.

NOTE: Once waiver is rescinded, this action cannot be reversed.

You may not edit your form after: **July 15, 2022 for Brockton Hospital School of Nursing students; September 13, 2022 for Fisher College students.**

Q If I waive, but then lose my existing health insurance coverage, can I enroll in SHIP?

A If you waive SHIP and then lose coverage, you are able to enroll in the plan that you waived. Losing coverage is categorized as a Qualifying Life Event (QLE). Other QLE's are:

- Reaching the age limit of another health insurance plan
- Loss of health insurance through marriage or divorce
- Involuntary loss of coverage from another health insurance plan

To initiate the Qualifying Life Event process:

1. Go to www.gallagherstudent.com/fisher.
2. In the **Profile** box (located in the upper left-hand corner), enter you email address and click **Log In**.
3. Once logged in, scroll down the page past the header **2022-2023 Fisher College Student Health Insurance Plan**; navigate to the **Plan Summary** box.
4. Click on **Enroll-Qualifying Life Event**.
5. Complete the online form, and upload the required supporting document such as the loss of coverage letter from your prior health insurance company showing your name and the last day of coverage.

If your enrollment in SHIP is on a voluntary basis, there is no option for Petition to Add if you lose coverage with your current health insurance plan.

Q May I use one of my state's health insurance plans to waive my SHIP?

A If you live in the state where you are attending school and bought insurance through your state's marketplace, you may be able to waive your SHIP. Please review these plans carefully. Many of them will have a deductible greater than that of your SHIP. This will increase your out-of-pocket costs. Also, many of these plans are HMOs



with restrictive provider networks. Look at its provider network to be sure that you'll have In-Network providers near your campus.

NOTE: Are you an international student? You typically aren't eligible to purchase a subsidized marketplace plan or a state's Medicaid plan may jeopardize your visa status.

About My Benefits

Q What do my benefits include?

A. Your SHIP is fully compliant with the ACA and all other federal and state mandates. It pays for a wide range of medical services, including hospital room and board, inpatient and outpatient surgical procedures, labs and x-rays, chemotherapy and radiation, inpatient and outpatient mental health services, physician office visits, consultant visits, ambulance, emergency care and prescription drugs.

It covers preventive care services at no cost when you use In-Network providers. This includes routine physicals and examinations, screenings, GYN examinations and most immunizations.

It pays for 80% of your medical fees when you use In-Network providers. This is the advantage to using in-network providers. When you use Out-of-Network providers the coinsurance is less which means your potential out-of-pocket costs are more. You will also be responsible for paying any deductibles and applicable office visit and prescription drug copayments.

- It has a \$500 per Insured, per policy year] deductible for In-Network services and a \$1,000 per Insured, per policy year deductible for Out-of-Network services.
- It has a \$30 copayment for office visits.
- Prescription drugs are covered for a 30-day supply after:
 - a \$15 copay for a Tier-1 drug,
 - a \$35 copay for a Tier-2 drug,
 - a \$60 copay for a Tier-3 drug.

Note: in some cases, prescription drugs may have a supply or quantity limit or require your doctor to get a Prior Authorization before you can pick-up your prescription. You can see review your plans' pharmacy list or formulary by visiting your school's page at www.gallagherstudent.com/fisher.

Q How can I get more information about my plan?

A Go to: www.gallagherstudent.com/fisher.



Q Do I need a referral from my school's Health Services to see an off-campus health provider?

A No, you don't need a referral. However, it's a good idea to see your on-campus Health Center first since they can connect you with valuable on-campus services or refer you to providers. For more information, visit your school's Health Services website at: <https://www.fisher.edu/student-life/health-and-wellness>.

Q How much does my student health insurance cost?

A See chart below

	Annual (08/17/2022-08/16/2023)	Spring/Summer (01/02/2023-08/16/2023)
Waiver Deadline	September 13, 2022	January 24, 2023
Student	\$3,850	\$2,572

*These rates contain a school administrative fee

Q Have changes been made to this year's plan?

A No changes were made to the Plan for the 2022-2023 Policy Year.

Q How do I find a doctor?

- A 1. Go to www.gallagherstudent.com/fisher.
- 2. Scroll down to the bottom of the landing page.
- 3. Click on the **Find a Doctor** box.

Q How do I find a pharmacy?

- A 1. Go to www.gallagherstudent.com/fisher.
- 2. Scroll down to the bottom of the landing page.
- 3. Click on the **Pharmacy Program** box.

Q Does my SHIP plan include dental and/or vision insurance?

A If you're 18 or younger, SHIP provides preventive dental and vision benefits as required by the Affordable Care Act. Refer to your SHP brochure or certificate of coverage for details.

For other dental and vision options, see "Are there other products and services available to me?"



Q Am I still covered if I live off campus? While traveling? When studying abroad?

- A. Yes, your plan covers you wherever you are. As long as you're enrolled in SHIP and paid the premium, you'll be covered. Your plan also provides you with 24 hour Worldwide Travel Assistance which includes services ranging from a lost passport to helping with emergency medical assistance or arranging for emergency medical evacuation or repatriation of remains. It's important to contact AXA before making arrangements on your own. Otherwise these services will not be covered.

Other information about seeking medical care abroad:

- Always keep your SHIP ID card with you.
- Save a copy of the plan brochure and/or bookmark your student health website.
- If you get sick while abroad, you will likely need to pay for your care first and then need submit bills for reimbursement. Your covered expenses will likely be considered an out-of-network expense.
- Before you submit claims for reimbursement, have the itemized bill(s) translated into English. Also include a letter informing the claims administrator you already paid for the healthcare service and need to be reimbursed.
- Write your name, ID number, address and school name are on your bill(s). This will help the claims company process your reimbursement request correctly and promptly.

Q Am I still covered after I graduate?

- A. You will be covered under your SHIP until the end of the policy period for which you are enrolled in SHIP and have paid your premium. If you enrolled and paid for the fall semester and graduate in December, you will be covered until the end of the fall semester coverage period. If you enrolled and paid for annual or spring/summer coverage and graduate in the spring, you will be covered until the end of the policy year. You won't be able to continue your coverage after your policy terminates.

Q How does the Affordable Care Act (ACA) affect my SHIP?

- A. Your SHIP fully complies with the ACA. Being ACA compliant means your plan offers essential health benefits which includes certain preventive services such as annual physical and gynecology exams and some immunizations. It also covers pre-existing conditions without any waiting period.

There is no longer a federal tax penalty for not having health insurance, but the mandate to have health insurance remains. There are some states that have kept a state tax penalty for not having health insurance as well as having additional insurance requirements.

If you are under the age of 26, you may be eligible to enroll as a dependent on your family's employer/group health insurance plan. Contact that plan for more information.



Q What other services are available to me through my SHIP?

A. The following services are included and complement your SHIP program:

- **Basix Dental Savings** — an exclusive network of providers provides discounts on dental services from routine care to major dental work and can save you 20% to 50% off the cost of dental care.
- **EyeMed Vision** — through this program you can receive discounted services for eye exams, glasses or contact lenses at participating EyeMed providers. You can use your EyeMed discounts as often as you like.
- **SilverCloud** – an online behavioral health platform that provides behavioral health care and support for enrolled students. The platform delivers clinically proven, evidenced-based content, programs and support for depression, anxiety. Stress, resilience and sleep programs, anytime, anywhere.

Q What other insurance products available to students?

A. The following services are also available to students:

- **Personal property and Renters Insurance** are available to all students on a voluntary basis and covers you while on- or off-campus, at home, or abroad. All of your belongings including cell phones, laptops, clothing, books and much more are protected from accidental damage, theft, fire damage and water damage. For details, go to www.gallagherstudent.com/property to get a quote and enroll. Please visit www.gallagherstudent.com for complete details about additional insurance products and how to enroll.
- **Dental Insurance Plan through BCBS of Massachusetts is available** to all students to enroll in a voluntary dental plan at an additional cost. To enroll in a voluntary dental plan, go to www.gallagherstudent.com/fisher and click on the “Dental Enrollment Form” link.

General Account Information

Q How do I obtain an ID Card?

A. ID cards are available online through the MyBlue app available in the App Store or Google Play, usually 5-7 business days after your enrollment is processed by BCBS.

- You'll need your BCBS ID number to create your account (you do not need your social security number)
- Your BCBS ID number is available by going to 'My Account' on GSH's website.
 - Go to www.gallagherstudent.com/fisher.
 - In the **Profile** box (located in the upper left-hand corner), enter you email address and click **Log In**.
 - Once logged in, scroll down the page past the header **2022-2023 Fisher College Student Health Insurance Plan**; navigate to the **Plan Details** box.
 - Click on the link **Verification of Coverage**. The insurance ID# in the letter is your BCBS subscriber #.



- In the MyBlue app, you will first need to **Create An Account**. It is during this process you will need to enter your BCBS subscriber ID number.
- Once your MyBlue account is created, you will need to log in and then click on the **Menu** icon in the upper right-hand corner.
- Select **My Plan & Claims**, then **Plan & Benefits**, then **My Cards**. You will now see an image of your BCBS insurance ID card. If you scroll down to the bottom of the page, you will have the option to download the card to your phone or email it to yourself.

Cards are usually sent 10-14 business days after BCBS has processed your enrollment.
If you need a replacement ID card, log onto www.bluecrossma.com/myblue or call 1-800-253-5210.

Q How do I obtain a tax form?

A If the federal government requires reporting of health insurance coverage for 2021, tax forms will be mailed to the address on file by either the Insurance Carrier or the Claims Administrator. Please refer to the Important Contact Information Section of this document for further information.

Q How do I print my verification letter?

A Verification Letters are usually available 5-7 business days after your eligibility is confirmed.

1. Go to www.gallagherstudent.com/fisher.
2. In the **Profile** box (located in the upper left-hand corner), enter you email address and click **Log In**.
3. Once logged in, scroll down the page past the header **2022-2023 Fisher College Student Health Insurance Plan**.
4. Navigate to the **Account Details** box.
5. Click the link **Verification of Coverage**.

Q How do I change my address?

A Please contact your school to update your address.



Q Who do I contact?

A See the guide below:

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, or service concerns ID cards	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/fisher , click the 'Customer Service' link
Benefits, claims, claims payments incurred & Tax forms	Blue Cross Blue Shield of Massachusetts	Blue Cross Blue Shield of Massachusetts P.O. Box 9860630 Boston, MA 02298 Phone: 1-888-753-6615 Website: www.bluecrossma.com
Preferred Provider Network	Blue Cross Blue Care Elect PPO	Phone: 1-800-810-BLUE (2583) Website: www.gallagherstudent.com/fisher , click "Find a Doctor"
Participating pharmacies	Express Scripts	Phone: 1-800-810-BLUE (2583) Website: www.gallagherstudent.com/fisher , click "Pharmacy Program"
Voluntary Dental	Blue Cross Blue Shield Dental Blue	Phone: 1-800-711-0917
Gallagher Student Health Complements (SHIP Plan Enhancements)	EyeMed (Discount Vision) Basix (Dental Savings) SilverCloud (Behavioral Health)	EyeMed Phone: 1-866-839-3633 Website: www.enrollwiththeyemed.com Basix Phone: 1-888-274-9961 Websites: www.basixstudent.com Silvercloud Website: https://gsh.silvercloudhealth.com/signup/
Worldwide assistance services (medical evacuation and repatriation)	AXA	Toll-free within the United States: 1-855-327-1414 Collect from outside of the United States: 1-630-694-9764 Email: medassist-usa@axa-assistance.us
Additional Student Assistance Programs	Blue Care Line	Phone: 1-888-247-BLUE (2583)
Telehealth services	Well Connection	Phone: 1-800-821-1388 Website: https://wellconnection.com