

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.gallagherstudent.com/Baypath](http://www.gallagherstudent.com/Baypath)

**Q** How do I log in?

**A** 1. Go to [www.gallagherstudent.com/Baypath](http://www.gallagherstudent.com/Baypath)

2. Click "LOG IN" on the Profile tile"

3. **First Time Users:** An email from Gallagher Student Health has been 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 Law mandates that all full-time and three quarter (3/4) time students have health insurance coverage. 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** You are already enrolled and no action is needed. To review enrollment.

1. Go to [www.gallagherstudent.com/Baypath](http://www.gallagherstudent.com/Baypath)

2. Log in (if you haven't already) by following the instructions on the website.

3. Click "ENROLL" on the Plan Summary tile.

5. Follow the instructions to complete the form.

6. Save a copy of your reference number.

**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 Limited, 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 a enrollment/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 Affordable Care Act (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/Baypath](http://www.gallagherstudent.com/Baypath).
  3. Click "WAIVER" on the Plan Summary tile.
  5. Follow the instructions to complete the form.

6. Save a copy of your reference number.

5. 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 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're 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 of October 1, 2022.

1. Go to [www.gallagherstudent.com/Baypath](http://www.gallagherstudent.com/Baypath)
2. Follow the login Instructions.
3. Navigate to "Account Details".
4. Click "Edit Waiver".
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 October 1, 2022.

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

A Yes, only if it's before your waiver/enrollment deadline of October 1, 2022.

1. Go to [www.gallagherstudent.com/Baypath](http://www.gallagherstudent.com/Baypath)
2. Follow the login Instructions.
3. Navigate to "Account Details".
4. Click "[Click here to rescind your waiver](#)".
5. Click "Rescind My Waiver".

**NOTE:** Once waiver is rescinded, this action cannot be reversed.

You may not edit your form after October 1, 2022.

**Q If I waive, but then lose my coverage, can I enroll in SHIP?**

- A If you waive SHIP and then lose coverage under that plan, you need to go to [www.gallagherstudent.com/Baypath](http://www.gallagherstudent.com/Baypath) Login, click on “Enroll-Qualifying Life Event”, complete the online form, and upload the required loss of coverage letter from your prior health insurance company showing the last day of coverage. Make sure you read the form carefully as it contains very specific information on the Qualifying Life Event process. Qualifying events include:
- 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

**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.

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 Affordable Care Act (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 75% 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 \$400 per Insured, per policy year deductible for In-Network services and a \$800 per Insured, per policy year deductible for Out-of-Network services.
- Prescription drugs are covered for a 30-day supply after:



- a \$15 copay for a generic/Tier-1 drug
- a \$45 copay for a preferred brand name/Tier-2 drug,
- a \$60 copay for a non-preferred brand name/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/Baypath](http://www.gallagherstudent.com/Baypath).

**Q How can I get more information about my plan?**

A Go to: [www.gallagherstudent.com/Baypath](http://www.gallagherstudent.com/Baypath).

**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, seeking care or advice first from Health Services is a good idea, since they can connect you with valuable on-campus services or refer you to providers they know off-campus. For more information, visit your school's Health Services website: <https://www.baypath.edu/student-life/health-wellness/health-services>.

**Q How much does my student health insurance cost?**

A See chart below

	Annual Coverage Period (08/25/2022-08/24/2023)	Spring Coverage Period (01/01/2023-08/24/2023)
Enrollment/Waiver Deadline	October 1, 2022	February 11, 2023
Graduate Student	\$4,483.00	\$2,615.00
Undergraduate Student	\$3,653.00	\$2,130.00

**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/Baypath](http://www.gallagherstudent.com/Baypath).
  2. Click on "Find a Doctor".

**Q How do I find a pharmacy?**

- A
1. Go to [www.gallagherstudent.com/Baypath](http://www.gallagherstudent.com/Baypath).
  2. Click on "Pharmacy Program".

**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 SHIP 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. 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 are 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 annual or spring/summer coverage and graduate in the spring, you will be covered until the end of the policy year. However, if you graduate at the end of the fall semester, your coverage will end at the end of that semester.

**Q How does the 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 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:

- **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/Baypath](http://www.gallagherstudent.com/Baypath) and click on the "Enroll" 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.

ID cards may also be mailed by Blue Cross Blue Shield to the address on file with Gallagher Student Health & Special Risk. 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](http://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 2022, 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. www.gallagherstudent.com/Baypath](http://www.gallagherstudent.com/Baypath).
2. Follow the login Instructions.
3. Navigate to "Account Details".
4. Click "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	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: <a href="http://www.gallagherstudent.com/Baypath">www.gallagherstudent.com/Baypath</a> . click Help Center link
Benefits, claims, claims payments, and Tax forms	<b>Blue Cross Blue Shield of Massachusetts</b>	Blue Cross Blue Shield of Massachusetts P.O. Box 9860630 Boston, MA 02298 Phone: 1-888-753-6615 Website: <a href="http://www.bluecrossma.com">www.bluecrossma.com</a>
In-Network providers	<b>Blue Cross Blue Care Elect PPO</b>	Phone: 1-800-810-BLUE (2583) Website: <a href="http://www.gallagherstudent.com/Baypath">www.gallagherstudent.com/Baypath</a> , click "Find a Doctor"

Answer Needed	Who To Contact	Contact Information
In-Network pharmacies	<b>Express Scripts</b>	Phone: 1-800-711-0917 Website: <a href="http://www.gallagherstudent.com/Baypath">www.gallagherstudent.com/Baypath</a> , click "Pharmacy Program"
Voluntary Dental	<b>Blue Cross Blue Shield Dental Blue</b>	Phone: 1-888-753-6615
Gallagher Student Health Plan Enhancements	<b>EyeMed (Discount Vision), Basix (Dental Savings) Silvercloud (Behavioral Health)</b>	EyeMed Phone: 1-866-839-3633 Website: <a href="http://www.enrollwitheyemed.com">www.enrollwitheyemed.com</a>  Basix Phone: 1-888-274-9961 Website: <a href="http://www.basixstudent.com">www.basixstudent.com</a>  Silvercloud Website: <a href="https://gsh.silvercloudhealth.com/signup/">https://gsh.silvercloudhealth.com/signup/</a>
Worldwide assistance services (medical evacuation and repatriation)	<b>ACE</b>	Toll-free within the United States: 1-800-243-6124 Collect from outside of the United States: 1-202-659-7803 Email: <a href="https://www.travel-ace.com/ve-en/home.html">https://www.travel-ace.com/ve-en/home.html</a>
Assistance programs	<b>Blue Care 24/7 Nurseline</b>	Phone: 1-888-247-2583
Telehealth services	<b>Well Connection</b>	Phone: 1-800-821-1388 Website: <a href="https://wellconnection.com/">https://wellconnection.com/</a>