

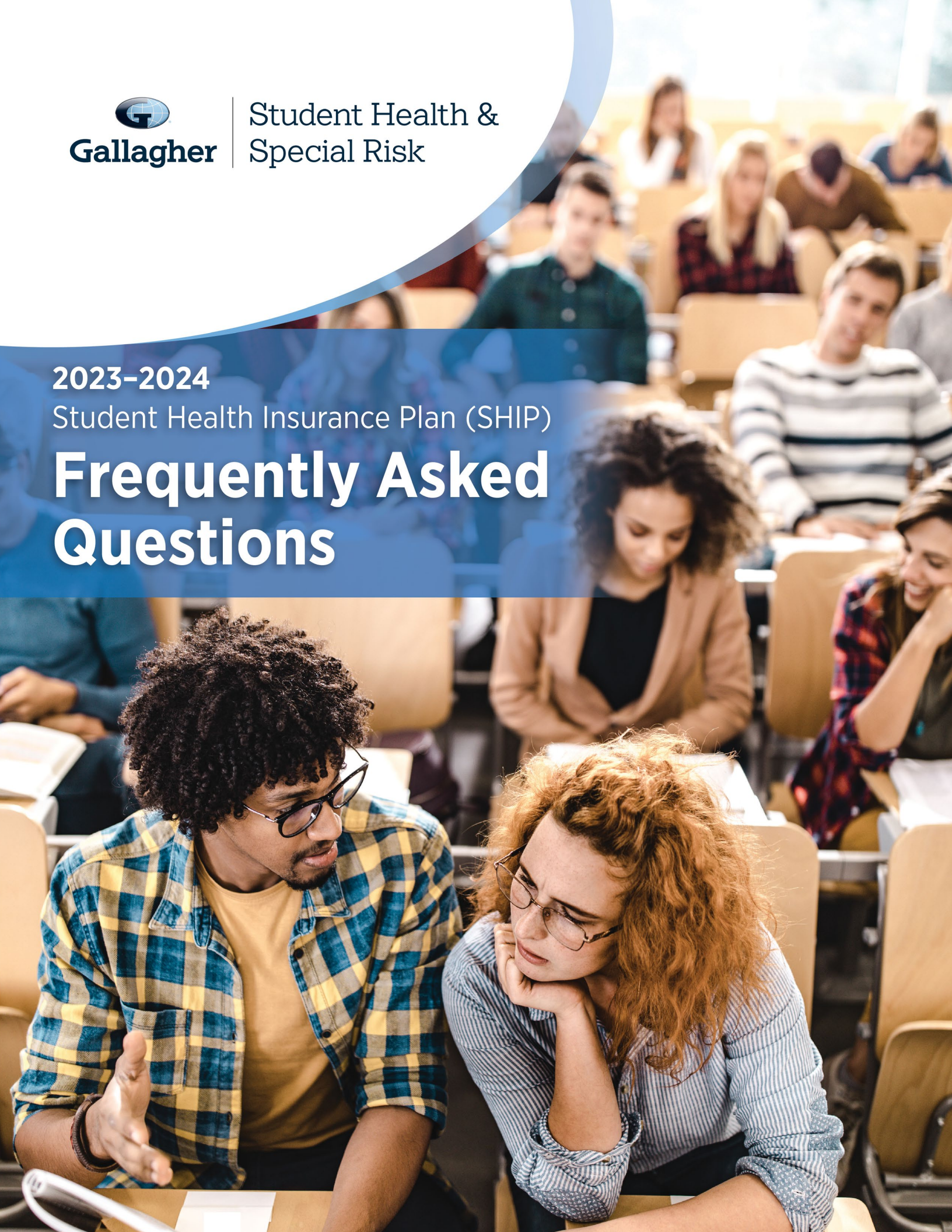


Student Health &  
Special Risk

2023–2024

Student Health Insurance Plan (SHIP)

# Frequently Asked Questions





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## Getting Started

### Where can I learn about the student health insurance plan (SHIP)?

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

## Enrolling in My SHIP

### Am I eligible for student health insurance?

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 will be enrolled for the remainder of the coverage period. Home-study, correspondence and online courses do not fulfill this requirement.

### How do I login to enroll or waive (opt out) of SHIP?

1. Visit [www.gallagherstudent.com/Baypath](http://www.gallagherstudent.com/Baypath)
2. Under "Profile," enter your student 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.)

### How do I enroll or waive?

1. Go to [www.gallagherstudent.com/Baypath](http://www.gallagherstudent.com/Baypath)
2. Login under "Profile."
3. Click on the "ENROLL" button under "Plan Summary."
4. Complete and submit the form by following the instructions.
5. Enrollment confirmation email will be sent.

### How do I enroll my dependents?

This plan does not offer coverage for your dependents.

### Am I eligible to waive?

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 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 unavailable — outside of your HMO's service area and will not meet your school's waiver requirements. If a claim is submitted before you have an approved waiver, you must stay enrolled in the plan.

### How do I waive health insurance coverage?

1. Go to [www.gallagherstudent.com/Baypath](http://www.gallagherstudent.com/Baypath)
2. Follow the login instructions.
3. Click on the "WAIVE" button under "Plan Summary."
4. You will need your health insurance information.
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.

**Note:** Your insurance information is required to complete the waiver form; you do not need to upload documents at the time of initial submission. You will receive an email notification if additional documents are needed.

### Will you audit or verify my waiver request?

1. 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.

### Can I cancel my waiver form after I've submitted it?

Yes, but only if it's before your waiver/enrollment deadline of 8/9/2023.

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 8/9/2023.

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

#### Standard (for hard waiver schools):

If you waive SHIP and then lose coverage, you can enroll in the plan. Losing coverage is categorized as a Qualifying Life Event. Other Qualifying Life Events include:

- Reaching the age limit of another health insurance plan.
- Involuntary loss of coverage from another health insurance plan.

#### To initiate the Qualifying Life Event process:

1. Go to [www.gallagherstudent.com/Baypath](http://www.gallagherstudent.com/Baypath)
2. Follow the login instructions.
3. Click on "Enroll-Qualifying Life Event."
4. 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.

**Note:** Read the form carefully as it contains very specific information on the Qualifying Life Event process.

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

Once you are enrolled in SHIP, you will remain enrolled for that coverage period. However, if you are enrolled in annual coverage, you may only request coverage termination — and a pro-rated premium refund/credit — in the following situations:

- You're entering the armed forces.
- You will not be enrolled at school for the spring semester for any reason. Your status will be confirmed with your school.
- 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).

If you meet any of the criteria outlined above you may submit a request terminate coverage. Requests need to be submitted to Gallagher Student Health & Special Risk **no later than the last day of fall coverage**.

#### To Terminate Coverage –

1. Go to [www.gallagherstudent.com/Baypath](http://www.gallagherstudent.com/Baypath).
2. Follow the login Instructions.
3. Navigate to "Account Details" under "Plan Summary," click the "Terminate Coverage" link.
4. Complete the termination form, choosing your appropriate termination reason.

5. Some selections, like "alternate coverage," will prompt you to provide alternate insurance information.
6. Submit the form.

## About My Benefits

### How can I get more information about my plan?

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

### How much does my student health insurance cost?

See chart below:

|                              | Annual Coverage Period<br>(08/25/2023-08/24/2024) | Spring Coverage Period<br>(01/01/2024-08/24/2024) |
|------------------------------|---|---|
| <b>Graduate Student</b>      | \$4,707.00  | \$3,140.00  |
| <b>Undergraduate Student</b> | \$3,835.00  | \$2,559.00  |

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

Here are the changes made for the 2023–2024 Policy Year:

- *Implemented PillarRx: The Cost-Share Assistance Program provides financial assistance using coupons from manufacturers of medication to cover most or all of your out-of-pocket costs for eligible medications. To get the savings, all you need to do is enroll. You don't have to change anything about your prescriptions'*

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

Yes, your plan covers you wherever you are. If you are 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 emergency medical evacuation or repatriation of remains. It's important to contact GeoBlue (Inside the U.S.: 1-800-257-4823, Outside the U.S.: +1-610-254-8771 Collect Calls Accepted) 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 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 on your bill(s). This will help the claims company process your reimbursement request correctly and promptly.

#### GEO BLUE Customer Service for Members

Contact us for questions about your current travel medical plan or other plans from GeoBlue.

##### By phone

Inside the U.S.: 1.844-268-2686

Outside the U.S.: +1-610-263-2847

##### By email

Service for Inbound (in the U.S.) plans:

[studentinfo@geo-blue.com](mailto:studentinfo@geo-blue.com) [opens in a new window](#)

Service for Study Abroad (outside the U.S.) plans:

[customerservice@geo-blue.com](mailto:customerservice@geo-blue.com) [opens in a new window](#)

#### Am I still covered after I graduate?

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.

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

##### Coast to Coast Vision™

This is a discount program— not insurance— that will help make vision care more affordable. Students save 10% to 60% off eyeglasses, contact lenses and other retail eyewear items, as well as 10% to 30% off eye examinations at any participating Coast to Coast Vision™ provider and 40% to 50% off the national average on LASIK. For more information, to access your Coast to Coast Vision™ membership card, visit student, or for questions about the discount plan, call 800-252-3059.

##### UNI-CARE

This is a discount program— not insurance— that will help make dental care more affordable. Students save 10% to 50% on dental care expenses at any participating UNI-CARE dental provider nationwide. For more information, to access your UNI-CARE membership card, visit student, or for questions about the discount plan, call 800-252-3059.

### SilverCloud Behavioral Health

SilverCloud Health offers online, self-guided programs designed for young adults to address anxiety, depression, stress, resilience, or insomnia. Based on cognitive behavioral therapy principles, these self-guided programs are available any time, on any device. To start on your path to better managing your well-being, visit <https://gsh.silvercloudhealth.com/signup/>

### How do I obtain a tax form?

Blue Cross Blue Shield of Massachusetts will issue the 2023 MA 1099-HC forms and 2023 1095-B forms by January 31, 2024, to qualifying members who were enrolled in a Blue Cross Blue Shield of Massachusetts plan at any time during the calendar year. This form states which months in 2023 you had health care coverage that meets the minimum essential coverage standards set by the federal government under the Affordable Care Act.

If you have not received a form by the first week of February 2024, please call member services at 1-888-407-5719.

## Contact Information

### Who do I contact?

See the guide below:

| Answer Needed                                    | Who To Contact                          | Contact Information   |
|--|---|---|
| Enrollment, coverage, or service concerns        | Gallagher Student Health & Special Risk | 500 Victory Road<br>Quincy, MA 02171<br>Website: <a href="http://www.gallagherstudent.com/Baypath">www.gallagherstudent.com/Baypath</a> .<br>click Help Center link               |
| Benefits, claims, claims payments, and Tax forms | Blue Cross Blue Shield of Massachusetts | Blue Cross Blue Shield of Massachusetts<br>P.O. Box 9860630<br>Boston, MA 02298<br>Phone: 1-888-753-6615<br>Website: <a href="http://www.bluecrossma.com">www.bluecrossma.com</a> |
| In-Network providers                             | Blue Cross Blue Care Elect PPO          | Phone: 1-800-810-BLUE (2583)<br>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   | CVS Caremark   | Phone: 1-800-552-8159<br>Website: <a href="http://www.gallagherstudent.com/Baypath">www.gallagherstudent.com/Baypath</a> , click "Pharmacy Program"  |
| Voluntary Dental  | Blue Cross Blue Shield Dental Blue   | Phone: 1-888-753-6615  |
| Gallagher Student Health Plan Enhancements                          | Coast to Coast Vision <b>Discount Vision</b> ,<br>UNI-CARE (Dental Savings)<br>Silvercloud (Behavioral Health) | Coast to Coast Vision (Discount Vision)<br>800-252-3059<br><a href="http://www.findbestbenefits.com/student">www.findbestbenefits.com/student</a><br>UNI-CARE (Dental Savings)<br>800-252-3059<br><a href="http://www.findbestbenefits.com/student">www.findbestbenefits.com/student</a><br>SilverCloud (Behavioral Health)<br><a href="https://gsh.silvercloudhealth.com/signup/">https://gsh.silvercloudhealth.com/signup/</a> |
| Worldwide assistance services (medical evacuation and repatriation) | GEOBLUE  | Outside the U.S.: +1-610-254-8771 (Collect Calls Accepted)<br>Inside the U.S.: 1-800-257-4823<br>Email: <a href="mailto:customerservice@geo-blue.com">customerservice@geo-blue.com</a><br>Website: <a href="http://www.geobluestudents.com">www.geobluestudents.com</a>  |
| Assistance programs   | Blue Care 24/7 Nurseline   | Phone: 1-888-247-2583  |
| Telehealth services   | Well Connection  | Phone: 1-800-821-1388<br>Website: <a href="https://wellconnection.com/">https://wellconnection.com/</a>  |