

Williams



**Williams College
2019-2020 Student Health
Insurance Plan (SHIP)**

**Frequently
Asked
Questions**



Student Health &
Special Risk

“How do I...?”

Log in

1. Go to www.gallagherstudent.com/williams.
2. On the top right corner of the screen, click “Student Login”.
3. Follow the login instructions.

Learn more about the MassHealth Premium Assistance Program

Call MassHealth Premium Assistance directly at 1-855-273-5903. Or get general information at www.gallagherstudent.com/williams. Click on “MassHealth Premium Assistance”.

Enroll

1. Go to www.gallagherstudent.com/williams.
2. On the left toolbar, click “Student Waive/Enroll”.
3. Log in (if you haven’t already) by following the instructions on the website.
4. Click the “I want to Enroll/Waive” button.
5. Follow the instructions to complete the form.
6. Save a copy of your reference number.

Enroll my dependents

1. Go to www.gallagherstudent.com/williams.
2. On the left toolbar, click “Dependent Enroll”.
3. Log in (if you haven’t already) by following the instructions on the website.
4. Follow the instructions to complete the form and submit payment.
5. Save a copy of your reference number.

Waive

If your current insurance plan is comparable to the SHIP:

1. Go to www.gallagherstudent.com/williams.
2. On the left toolbar, click “Student Waive/Enroll”.
3. Log in by following the instructions on the website (if you haven’t already).
4. Click the “I want to Enroll/Waive” button.
5. Follow the instructions to complete the form.
6. Save a copy of your reference number. This number only confirms submission, not approval of your form.

Edit my Form after it’s submitted

If it is before the waiver/enrollment deadline:

This FAQ is a summary only. It does not include all benefits, restrictions, and exclusions in your SHIP. Please refer to “My Benefits and Plan Information” on the plan website for full details.

“How do I...?”

1. Go to www.gallagherstudent.com/williams.
2. Log in (if you haven't already) by following the instructions on the website.
3. On the left, click “View My Submitted Forms”.
4. Select the form you want to edit.
5. Update the form as needed.
6. Click “Submit Edit.”

After the wavier/enrollment deadline, forms cannot be edited. Please contact Customer Service if you have any issues.

Obtain an ID card

ID cards are available online through the MyBlue app available in the App Store or Google Play. You'll need your BCBS ID number (not your Social Security number) to create your account. Your BCBS ID number is available by going to the Account Home section of our website.

ID cards are mailed by Blue Cross Blue Shield to the school for distribution to campus boxes. Cards are usually sent 10-14 business days after Gallagher Student Health & Special Risk has received your enrollment information from your school.

If you need a replacement ID card, request one by logging onto www.bluecrossma.com/myblue or by calling 1-800-253-5210.

Obtain a tax form

If the federal government requires reporting of health insurance coverage for 2019, 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.

Print a Verification Letter

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

1. Go to www.gallagherstudent.com/williams.
2. On the left toolbar, click “Account Home”.
3. Log in by following the instructions on the website (if you haven't already).
4. You will be redirected to the “Account Home” page, then click on “Verification Letter” under “Coverage History.”

View my account information

1. Go to www.gallagherstudent.com/williams.
2. Log in by following the instructions on the website (if you haven't already).
3. You will be redirected to the “Account Home” page where you can see your current coverage, claims ID number (if applicable), and contact information.

Change my address

This FAQ is a summary only. It does not include all benefits, restrictions, and exclusions in your SHIP. Please refer to “My Benefits and Plan Information” on the plan website for full details.

“How do I...?”

1. Go to www.gallagherstudent.com/williams.
2. On the left toolbar, click “Customer Service”.
3. Under the “Choose Help Topic” dropdown, select “Address Change”.
4. Complete the required fields.
5. Click “Submit”.

Make sure you also notify your school of your address change.

Find a Doctor

Go to www.gallagherstudent.com/williams and click on “Find a Doctor”.

Find a Participating Pharmacy

Go to www.gallagherstudent.com/williams and click on “Pharmacy Program”.

Insurance Plan Benefits

What benefits does your SHIP provide?

Your SHIP is fully compliant with the Affordable Care Act (ACA) and all other federal and state mandates. It pays for a variety 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 also covers intercollegiate sports injuries the same as any other Injury.

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 generally pays for 100% 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 insurance company pays less which means your potential out-of-pocket costs are more. There may be copayments and deductibles you'll be responsible for paying.

Need more information about your plan?

Go to www.gallagherstudent.com/williams.

Other features of your SHIP:

- It has no deductible for in-network medical services.
- It has a \$250 per member deductible for out-of-network medical services.
- For prescription drugs from participating pharmacies, you will pay:
 - a \$10 copay for a 30-day supply of a generic drug,
 - a \$25 copay for a 30-day supply of a preferred brand name drug,
 - a \$45 copay for a 30-day supply of a non-preferred brand name drug.
- Note: in some cases, your doctor must get permission from the insurance company before prescribing

This FAQ is a summary only. It does not include all benefits, restrictions, and exclusions in your SHIP. Please refer to “My Benefits and Plan Information” on the plan website for full details.

“How do I...?”

a drug. You can see which drugs require preapproval by visiting your school’s page at www.gallagherstudent.com.

Does your plan include dental and/or vision benefits?

If you’re 18 or younger, you can get preventive dental and vision benefits with this plan. The same holds true for your enrolled eligible dependents as long as they are 18 or younger. For details, refer to your SHIP brochure or certificate.

More information about your dental options

To enroll in a voluntary dental plan (additional cost), go to www.gallagherstudent.com/williams and click on the “Dental Enrollment Form” link.

How much does the SHIP cost?

	Annual (08/15/2019 – 08/14/2020)	Spring/Summer (01/01/2020 – 08/14/2020)
Student	\$2,134	\$1,245
Spouse Partner*	\$2,895	\$1,689
Each Child*	\$2,895	\$1,689
Family*	\$7,952	\$4,639

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

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 www.health.williams.edu.

Am I still covered if I live off campus or I’m traveling or studying abroad?

Yes, your plan covers you wherever you are - during semester breaks and summer vacation. This is true even if you’re traveling or studying abroad. As long as you’re enrolled in SHIP and you paid your premiums, you’ll be covered.

More information about off-campus, travel and study 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.

This FAQ is a summary only. It does not include all benefits, restrictions, and exclusions in your SHIP. Please refer to “My Benefits and Plan Information” on the plan website for full details.

Does my plan still cover me after I graduate?

Yes. You will be covered under your SHIP until the end of the policy period for which you are enrolled 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. Note: You won't be able to continue your coverage after your policy terminates.

Eligibility, Enrollment & Waiving

Am I eligible for student health insurance?

All students enrolled at least 75% of full-time will be automatically enrolled in and billed for the SHIP. This includes students who are studying abroad.

You must actively attend classes for at least the first 31 days after your policy begins. Home-study, correspondence, and online courses do not fulfill this requirement.

Can I enroll my eligible dependents?

Yes, you can enroll your eligible dependent(s) by going to www.gallagherstudent.com and clicking on “Dependent Enroll”.

Note: You must purchase dependent insurance for the same time period as your own coverage. It can't be for a longer or shorter period than your own. For example, if you enroll for annual coverage, you can't limit your dependent's insurance to only the spring semester unless a qualifying event occurs.

Qualifying events for enrolling your dependents

You can add eligible dependent(s) if one of these qualifying events occurs:

- You get married
- You have a child
- You get divorced
- Your dependent enters the country for the first time
- Your dependent loses coverage under another insurance plan

In such cases, you must submit a Dependent Petition to Add Form, supporting documentation, and payment to Gallagher Student Health & Special Risk within 31 days of the event. If approved, your coverage will start on the date of the qualifying event. Requests received after 31 days will not be processed.

Note: Your premium is prorated. Once your dependent is enrolled, you can't terminate coverage unless you lose your Student Health Insurance eligibility.

What should I know before waiving coverage?

If you are enrolled in:

- MassHealth,
- One of the MassHealth Managed Care Organizations (MCO), or

This FAQ is a summary only. It does not include all benefits, restrictions, and exclusions in your SHIP. Please refer to “My Benefits and Plan Information” on the plan website for full details.

“How do I...?”

- One of the new Accountable Care Organizations (ACO) plans . . .

. . . you may qualify to have the MassHealth Premium Assistance program pay for your SHIP premium. When completing your waiver information, enter your MassHealth member ID to see if you qualify for premium assistance. If you do, you will be enrolled in SHIP. For more information on the Premium Assistance program, go to www.gallagherstudent.com.

Before waiving coverage, review your current policy and then consider these questions:

- Does your plan comply with the Affordable Care Act? (See the FAQ, “What do you mean by ‘comparable coverage’?”)
- Will your current plan cover medical care beyond emergency services (i.e. doctor’s office visits, diagnostic testing, x-rays, prescription drugs, mental health, etc.) on- and off-campus?
- Does your plan 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 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.

More information about waiving coverage

- If you don’t complete a decision form by the published deadline, you will be automatically enrolled in and billed for your SHIP.
- Once you meet eligibility, you are enrolled for the remainder of the policy and can’t waive later in the year.
- 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.
- You should submit an online decision form, whether enrolling or waiving.

What do you mean by “comparable coverage”?

If you decide to opt out of your SHIP, you must be insured by a plan that provides comparable coverage. This means it must comply with the Affordable Care Act (ACA) and meet or exceed the benefits provided through the SHIP. Your plan must have participating providers and cover a range of services in and around the geographic area where you attend school. Services should include, but aren’t limited to:

- Preventive and non-urgent care
- Emergency care
- Surgical care
- Inpatient and outpatient hospitalization
- Lab work

This FAQ is a summary only. It does not include all benefits, restrictions, and exclusions in your SHIP. Please refer to “My Benefits and Plan Information” on the plan website for full details.

“How do I...?”

- Diagnostic x-rays
- Physical therapy
- Chiropractic care
- Prescription drugs
- Mental health and substance abuse treatment

More information about “comparable coverage”

If your current plan is an HMO, your coverage will likely be limited—or not available—outside of your HMO’s service area. As a result, it probably won’t be considered a “comparable” plan.

Confused about waiving your SHIP coverage? Before deciding what to do, compare your current health insurance plan to your SHIP coverage. Consider your possible out-of-pocket costs – deductibles, copays, coinsurance and out-of-pocket maximums. You may find your current plan’s out-of-pocket costs to be higher than what you’ll pay for SHIP. Moving to your SHIP may well be financially beneficial.

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
- Out-of-state Medicaid plans
- Plans from insurance companies not located within the United States
- Prescription discount plans

Will you audit or verify my waiver request?

Yes, we may audit or verify your request. This is to make sure your insurance plan will cover you when you’re at school.

More information about our waiver review process

Here’s how our waiver review process works:

- We check the insurance company information you entered on your form to make sure it’s accurate and that your coverage is active.
- We verify most waiver requests within 24 to 48 hours.
- Once we verify your coverage, we’ll let you know whether we approved your waiver via an email to the address you provided on your form. If we deny your request, we’ll tell you why. We’ll also guide you should you wish to revise and resubmit your form and supporting documentation.

Our waiver verification process is new this year. As a result, it’s possible we’ll no longer accept your prior waiver (and submitted insurance).

This FAQ is a summary only. It does not include all benefits, restrictions, and exclusions in your SHIP. Please refer to “My Benefits and Plan Information” on the plan website for full details.

“How do I...?”

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

Yes, if you waive and then lose coverage under that plan (called a qualifying event), you may submit a Petition to Add request. The form can be found on your school's page at www.gallagerstudent.com. Make sure you read the form carefully as it contains very specific information on the Petition to Add process.

How do recent changes to the Affordable Care Act affect my SHIP?

Your SHIP fully complies with the Affordable Care Act (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.

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

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.

More information about buying health insurance through your state's or the federal marketplace

Are you an international student? If so, then purchasing a subsidized marketplace plan may jeopardize your visa status.

Once I'm enrolled in the SHIP, can I cancel it? Can I get a refund?

In some cases, you can cancel your SHIP and receive a refund.

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) in the following situations:

1. You're entering the armed forces.
2. You're enrolled in annual coverage and you wish to cancel the spring portion of your insurance because . . .
 - a. You will be leaving school during the fall semester (or prior to the spring semester).
 - b. You became eligible and enrolled in a subsidized health insurance plan through the Massachusetts Health Connector. Your coverage must begin on or before the start of the spring health insurance coverage period (not academic spring semester).

This FAQ is a summary only. It does not include all benefits, restrictions, and exclusions in your SHIP. Please refer to "My Benefits and Plan Information" on the plan website for full details.

“How do I...?”

- c. You became eligible and enrolled in MassHealth (excluding MassHealth Limited, the 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 your situation falls under option two, you must file your request to terminate coverage with Gallagher Student Health & Special Risk no later than the last day of fall coverage.

Plan Enhancements

How to enhance your Student Health Insurance Plan

You can enhance your SHIP by accessing several products available exclusively from Gallagher Student Health & Special Risk. They include:

- Basix Dental Savings Program—provides an exclusive discount arrangement, which can save you 20% to 50% off the cost of dental care.
- EyeMed Vision Care Program—allows you to receive discounted services at participating EyeMed providers.

Gallagher Student Health now gives you access to 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, and stress. To learn more about your plan enhancements, visit www.gallagherstudent.com. Select your school’s page and then click on the “Discounts and Wellness” link.

What other types of insurance are available?

Personal property and renters Insurance is available to students on- or off-campus, at home, or abroad. It covers damage or theft to laptops, cell phones, books, electronics, and much more. For details, go to www.gallagherstudent.com/property.

Please visit www.gallagherstudent.com, select your school’s page, and click on the “Other Insurance Products” link for complete details about additional insurance products and how to enroll.

Important Contact Information

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, or ID cards	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/williams , click the ‘Customer Service’ link
Benefits, claims, and claims payments	Blue Cross Blue Shield of Massachusetts	P.O. Box 9860630 Boston, MA 02298: Phone: 1-888-753-6615 Website: www.bluecrossma.com
Preferred providers	Blue Cross Blue Care Elect PPO	Phone: 1-800-810-BLUE (2583) Website: www.gallagherstudent.com/williams , click “Find a Doctor”
Participating pharmacies	Express Scripts	Phone: 1-800-711-0917

This FAQ is a summary only. It does not include all benefits, restrictions, and exclusions in your SHIP. Please refer to “My Benefits and Plan Information” on the plan website for full details.

“How do I...?”

Answer Needed	Who To Contact	Contact Information
		Website: www.gallagherstudent.com/williams , click “Pharmacy Program”
Tax forms	Blue Cross Blue Shield of Massachusetts	P.O. Box 9860630 Boston, MA 02298: Phone: 1-888-753-6615 Website: www.bluecrossma.com
Voluntary Dental	Dental Blue	Phone: 1-888-753-6615
Gallagher Student Health Plan Enhancements	EyeMed (Discount Vision) and Basix (Dental Savings)	EyeMed Phone: 1-866-839-3633 Website: www.enrollwithyemed.com Basix Phone: 1-888-274-9961 Websites: www.basixstudent.com
Assistance programs	Blue Care Nurse Advice Line & Health and Wellness Benefits	Phone: 1-888-247-BLUE (2583)

This FAQ is a summary only. It does not include all benefits, restrictions, and exclusions in your SHIP. Please refer to “My Benefits and Plan Information” on the plan website for full details.