



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/LIM.

Q How do I log in?

A 1. Go to www.gallagherstudent.com/LIM.
2. Under “Profile”, enter your School email address and click LOG IN

First Time Users: An email from Gallagher Student Health will be sent to your LIM College 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 All Full-Time Undergraduate and Graduate LIM College students are automatically enrolled in and billed for the Student Health Insurance Plan. Domestic Students who have comparable coverage may waive coverage.
International Students are enrolled on a mandatory basis.

Q How do I enroll?

A 1. Go to www.gallagherstudent.com/LIM.
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.

Q How do I enroll my dependents?

1. Go to www.gallagherstudent.com/LIM.
2. Follow the login Instructions.
3. Click on the ‘Enroll’ button under ‘Plan Summary’.
4. Follow the instructions to complete the form to enter and enroll your “Dependent Spouse/Partner” and/or “Dependent Children”.

You must purchase dependent insurance for the same coverage period as your own coverage; it can’t be for a longer or shorter period than your own. For example, if you enroll for fall coverage, your dependents need

to be enrolled for fall coverage; you wouldn't be able to enroll them for annual coverage. If you enroll for fall coverage and do not enroll your dependents at that time, you cannot enroll your dependents unless a qualifying event occurs.

NOTE: If enrolling a dependent for the first time in SHIP, documentation needs to be uploaded at the time of submission. For example a marriage certificate for Dependent Spouse or Birth Certificate for Dependent Child.

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

A Yes, you can request to terminate the remainder of the coverage (and receive a pro-rated premium refund) in the following situations:

1. You're entering the armed forces.
2. You submit a written request to Gallagher Student Health & Special Risk to cancel your coverage. Contact Gallagher Student Health & Special Risk for specific instructions. If your request is approved, your coverage will terminate at the end of the month during which we received the request. Note: if your health coverage doesn't meet your school's waiver requirements, you will not be allowed to terminate 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.

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/LIM.
 2. Follow the login Instructions.
 3. Click on “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.

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’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 10/29/2022
1. Go to www.gallagherstudent.com/LIM.
 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 10/29/2022

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

- A Yes, only if it's before your waiver/enrollment deadline of 10/29/2022
1. Go to www.gallagherstudent.com/LIM.
 2. Follow the login Instructions.
 3. Navigate to “Account Details”.

4. Click “Click here to rescind your waiver”.

You may not edit your form after 10/29/2022

Q If I waive, but then lose my 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/LIM.
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: Do read the form carefully as it contains very specific information on the Qualifying Life Event process.

If your enrollment in SHIP is on a voluntary basis, there is no option for the Qualifying Life Event process 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 higher deductible and copayments and lower coinsurance than that of your SHIP premium. This will increase your out-of-pocket costs. Also, many of these plans are HMOs with restrictive provider networks. Look at the provider network to be sure that you’ll have In-Network providers near your campus.

Are you an international student? If so, then purchasing a subsidized marketplace plan or the 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 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 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. There may be copayments and deductibles you'll be responsible for paying.

- It has a \$350 per person, per policy year deductible for in-network medical services.
- It has a \$700 per person, per policy year deductible for out-of-network medical services.
- For prescription drugs from participating pharmacies, you will pay:
 - a \$20 copay for a 30-day supply of a generic/Tier-1 drug
 - a \$45 copay for a 30-day supply of a preferred brand name/Tier-2 drug,
 - a \$100 copay for a 30-day supply of 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 www.gallagherstudent.com/LIM and click on Pharmacy Program.

Q How can I get more information about my plan?

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

Q How much does my student health insurance cost?

A See chart below

	Annual 08/15/2022-08/14/2023	Spring 01/04/2023-8/14/2023
Student	\$1,980.00	\$1,209.00

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

A Here are the changes made for the 2022-2023 Year:

- Anthem Blue Cross Blue Shield is the new Insurance Carrier.
- The Preferred Provider network is changing from MagnaCare to [NY Empire BCBS](#).
- [Ingenio Rx](#) is the new Prescription Benefit Manager.
- The Travel Assistance provider is changing from Travel Guard to Geo Blue On Call International.
- The In-Network Deductible has Increased to \$350.
- The Out-Of-Network Deductible has increased to \$700.
- The In and Out-Of-Network Out-of-Pocket Max has increased to \$8,700.
- The Office Visit Copay has increased to \$25 and the ER Copay has increased to \$175.
- The Prescription Copays have changed to \$20/\$45/\$100.

Q How do I find a doctor?

- A
1. Go to www.gallagherstudent.com/LIM.
 2. Click on "Find a Doctor".

Q How do I find a pharmacy?

- A
1. Go to www.gallagherstudent.com/LIM.
 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.

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 Geo Blue 1.800.257.4823 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 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:

- **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.
- **Tuition Refund Insurance** is available to you on a voluntary basis at additional cost and can protect up to 100% of your education investment should a student need to withdraw for illness, injury, mental health disorder or an unexpected circumstance. Please visit www.gallagherstudent.com for complete details about additional insurance products and how to enroll.

General Account Information

Q How do I obtain an ID Card?

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

To access your ID card:

1. Register on www.anthem.com/ or the Sydney Health mobile app with your student I.D.
2. Once you are logged in, check to make sure your ID Card preference is set to 'digital'.

Here you will have instant access to:

- Your member ID card.
- The Find a Doctor tool.
- More information about your plan benefits.
- Health tips that are tailored to you.
- LiveHealth Online and 24/7 NurseLine.
- Student support specialists

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.gallagherstudent.com/LIM.
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 Verification Letters	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/LIM , click the ‘Help Center’ link
Benefits, claims, claims payments, and Tax forms	Anthem Blue Cross Blue Shield	136-52 39th Ave, Queens, NY 113541-877-657-5030 Phone: 1-877- 657-5030, Email: https://student.empireblue.com/welcome
In-Network providers	Empire BCBS	Phone: 1-212-476-6666 Go to www.gallagherstudent.com/LIM , click on ‘Find a Doctor’
In-Network pharmacies	Ingenio Rx	Phone: 1-833-419-0530

		Website: www.gallagherstudent.com/LIM , click 'Pharmacy Program'
Voluntary Dental	Ameritas Dental	Phone: 1-855-672-3232 www.gallagherstudent.com/LIM , click "Additional Products Needed"
Gallagher Student Health 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 Website: www.basixstudent.com Silvercloud Website: https://gsh.silvercloudhealth.com/signup/
Worldwide assistance services (medical evacuation and repatriation)	Geo Blue OnCall	Toll-free within the United States: 1.610.254.8771 Collect from outside of the United States: 1.800.257.4823
Telehealth services	LiveHealth Online	https://livehealthonline.com/