Northern Essex Community College 26–27

Student Health Insurance Plan

Frequently Asked Questions



Gallagher | Student Health & Special Risk

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Contacts

Answer Needed	Who To Contact	Contact Information
Enrollment, Coverage or Service Concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 www.gallagherstudent.com/NECC phone: **(877) 320-1711**
ID Cards, Claims, Claims Payment Incurred and Tax Forms	Blue Cross Blue Shield of Massachusetts (BCBS)	Phone: 1-800-241-0803 Website: www.bluecrossma.com/myblue
Preferred Provider Network	Blue Care Elect PPO	Phone: 1-800-821-1388 Website: www.gallagherstudent.com/NECC, click 'Find a Doctor'
Participating Pharmacies	BCBSMA – CVS Caremark	Phone: 1-877-817-0477 www.gallagherstudent.com/NECC, click 'Pharmacy Program'
Voluntary Dental	Dental Blue	Phone: 1-888-753-6615
Worldwide Assistance Services (Medical Evacuation and Repatriation)	GeoBlue	www.geobluestudents.com Within the United States: Phone: 1-844-268-2686 Email: studentinfo@geo-blue.com Outside of the United States: Phone: +1-610-263-2847 Email: customerservice@geo-blue.com
Additional Student Assistance Programs	Blue Care Line (24/7 Nurse Care Line)	Phone: 1-888-247-2583
BCBS Telehealth services	Well Connections	Phone: 1-800-821-2583 Website: www.wellconnection.com
BCBS Wellness Participation Programs	Fitness Reimbursement: $150 per calendar year Weight Loss Reimbursement: $150 per calendar year	www.bcbsma.com, click "Learn & Save"

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Getting Started

How do I log into the portal to enroll in or waive the Student Health Insurance Plan (SHIP)?

1. Visit www.gallagherstudent.com/NECC.
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?

All full-time students registered for nine or more credit hours are automatically billed for the Student Health Insurance Plan unless proof of comparable coverage is received by the published deadline. This includes students enrolled in day or evening classes.

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.

How do I enroll my dependents?

This plan does not offer coverage for your dependents

Waiving SHIP Coverage

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 or Medicaid plan, your coverage will likely be limited — or unavailable — outside of your state’s service area and will not meet your school's waiver requirements. **If a claim is submitted before you have an approved waiver, you will remain enrolled in the plan.**

1. Go to www.gallagherstudent.com/NECC.
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.

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Note: *Your insurance information is required to complete the waiver form. You will receive an email notification if additional documents are needed.*

If you have successfully waived but decide to enroll you can cancel the waiver form after it's been submitted by following the directions below.

Prior to the waiver deadline of March 19, 2027

1. Go to www.gallagherstudent.com/NECC.
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 March 19, 2027

If I waive, but then lose my coverage, can I enroll in SHIP or enroll my dependents if they lose coverage?

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/NECC.
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.*

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.

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:

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- 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 to 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/NECC.
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.

Where can I get more information about my plan?

Go to www.gallagherstudent.com/NECC or visit www.bluecrossma.org

How much does my student health insurance cost?

See chart below:

	Annual Coverage Period (09/01/2026 – 08/31/2027)	Spring/Summer Coverage Period (01/01/2027 – 08/31/2027)
Waiver Deadline	**October 30, 2026**	**March 19, 2027**
Student Only	$4,806	$3,204

Have changes been made to this year's plan?

Here are the changes made for the 2026–2027 Policy Year:

- GLP1s for weight loss will not be covered.

Am I still covered 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 at 1-844-268-2686 before making arrangements on your own. Otherwise, these services will not be covered.

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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.

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