



**Weill Cornell  
Medicine**



## **Weill Cornell Medicine 2020–2021 Student Health Plan (SHP)**

# **Frequently Asked Questions**



Student Health &  
Special Risk

# “How do I...?”

## Find my Student ID

1. Go to <https://learn.weill.cornell.edu/ICS>.
2. Click on 'Home' Tab.
3. Click on 'My Jenzabar ID' in the left navigation under Home.
4. ID will be displayed.

## Log In to Gallagher Student Health

1. Go to [Gallagher Student Health](#)
2. Follow the login instructions using your WCM email address.

## Enroll my Dependents

Dependent Open Enrollment for continuing students is available through July 15, 2020. New Students are given 30 days from their start date to submit a Dependent Enrollment form. To apply:

1. Go to <https://learn.weill.cornell.edu/ICS>.
2. Click on the 'Financial Aid & Billing' tab.
3. Scroll down to the 'Forms' section of the page and select one of the following:
  - a. Continuing Students select: [Dependent Health Insurance Open Enrollment Form](#)
  - b. New Students select: [New Student Open Enrollment Dependent Insurance Elections](#).
4. Follow the instructions to complete the form.

## Waive

If your current insurance plan is comparable to 2020-2021 SHP:

1. Go to [Gallagher Student Health](#).
2. Follow the login instructions.
3. Click on 'WAIVE' located on the left side of the webpage.
4. Follow the instructions to complete and submit the form.

## Edit my Waiver Form after it's submitted

If it is before the waiver deadline:

1. Go to [Gallagher Student Health](#).
2. Follow the login instructions.
3. Click on 'EDIT MY WAIVER'.
4. Edit the waiver form and submit.

After the waiver deadline, forms cannot be edited.

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# “How do I...?”

## Obtain an ID card

ID cards are usually available 5-7 business days after your eligibility is confirmed.

1. Visit [Aetna Student Health](#)
2. Click “Get your ID card”
3. Enter your Student ID number and date of birth, then click “Submit” to generate your ID card.

**Note:** This process will only allow access to your ID card. In order to obtain access to claim information, you will need to create a User Account using the “Your Member Website” link at the top of the page.

## Obtain a Tax Form

Students receive a copy of their 1095-B forms at the beginning of the spring semester. Forms are not required for completion of your federal tax return. However, some students use their form to complete their state tax return, or to keep for their own records.

If you would like to receive another copy – or a corrected copy – of your 1095-B form, please send your request by email to [shp-finance@cornell.edu](mailto:shp-finance@cornell.edu) (and include "WCM 1095-B request" in the subject line).

## Print a Verification Letter

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

1. Go to [Gallagher Student Health](#).
2. Follow login instructions.
3. Click on ‘Verification of Coverage’ letter

## Find a Doctor

Go to [Gallagher Student Health](#) and click on “Find a Doctor”.

## Insurance Plan Benefits

### What benefits does your Student Health Plan (SHP) provide?

Cornell University SHP exceeds the requirements of the Affordable Care Act (ACA) and meets and exceeds all Federal, State, and American College Health Association standards for health insurance. 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 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 90% 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.

Please refer to the Cornell University Student Health Plan (SHP) Certificate of Coverage available at [Gallagher Student Health](#).

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# “How do I...?”

## Other features of your SHP:

- It has a no (\$0) per policy year deductible for In-Network and a \$400 Individual / \$800 Family Out-of-Network deductible. .
- For prescription drugs from retail participating pharmacies, you will pay:
  - a \$12 copay for a 30-day supply of a Tier 1 drug
  - a \$40 copay for a 30-day supply of a Tier 2 drug
  - a \$60 copay for a 30-day supply of a Tier 3 drug
- Some prescriptions are subject to pharmacy management programs such as Step Therapy, and in some cases, your doctor must get permission from the insurance company before prescribing a drug.

## Does your plan include dental and/or vision benefits?

If you're 19 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 19 or younger. For details, refer to the Cornell University SHP Certificate of Coverage on the Student Health Insurance [webpage](#).

There is a separate Guardian Dental Insurance Plan and EyeMed vision coverage available to all students; and including those students not enrolled in the Student Health Insurance Plan. A description of the dental and vision plans offered and the applicable plan costs can be found under “Plan Details, Additional Products” on [WCM's Insurance Page](#).

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

Students are strongly advised to visit Student Health Services (SHS) prior to seeking specialty care. While written or electronic referrals are not required under Cornell SHP, SHS has long standing relationships with many In-Network Providers both at, and outside, of the Medical Center. If you choose a specialist who is Out-of-Network, you will have to pay higher out-of-pocket costs. If you are not on Cornell SHP and have other health insurance, you are encouraged to obtain a recommendation from SHS in order to help you find “student friendly” physicians who may participate in your plan. If your health insurance requires you to elect a Primary Care Provider (PCP), please note that the Student Health Services physician is not enrolled in any plan. For further information, please contact Student Health Services at 1-646-962-6942.

Students are strongly advised to visit Student Mental Health Services prior to seeking behavioral/mental health care, as this team has significant expertise in the diagnosis, treatment and management of behavioral/mental health problems in professional students and can provide confidential, high quality care at no or low cost to you, while maintaining the utmost privacy and confidentiality. The [Student Mental Health Program](#) can be reached directly at 1-212-746-5775.

## 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

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# “How do I...?”

if you're traveling or studying abroad. As long as you're enrolled in SHP and you paid your premiums, you'll be covered.

## More information about off-campus, travel and study abroad

SHP provides emergency medical evacuation and repatriation services for students with an international visa while attending a University outside of their Home Country. Expatriates are eligible for medical services while in their Host Country or while traveling outside of their Home Country. Please refer to the Cornell University Student Health Plan (SHP) [Certificate of Coverage](#) for a description of available services and procedures to access these services.

## Does my plan still cover me after I graduate?

Yes. Please see full details regarding your specific program on the website under ['Information for Graduating Students'](#) section.

## Eligibility, Enrollment & Waiving

### Am I eligible for student health insurance?

Enrollment in a health insurance plan is required for all enrolled students at Weill Cornell Medicine. To ensure compliance with this policy, students are automatically billed for the Student Health Plan unless proof of comparable insurance coverage is documented. Documentation is provided by completing an online waiver form identifying the in-force comparable coverage and submitting it by the posted [deadline](#). If a form is not submitted by the deadline, the student will remain enrolled in the Student Health Plan.

You will be covered under the Student Health Plan until the end of the policy period for which you are enrolled or until you leave the program, whichever is earlier. For PhD students, the policy ends at the end of the month in which your stipend has terminated.

### What should I know before waiving coverage?

Before waiving coverage, review your current policy. In order to waive, your current health insurance plan must meet the following requirements:

- My plan is provided by a company licensed to do business in the United States, with a U.S. claims payment office and a U.S. phone number;
- My plan has unlimited annual and lifetime benefits (i.e., no policy maximum);
- My plan is *not* an out-of-state Medicaid plan;
- My plan is *not* a catastrophic (“young invincible”) plan;
- My plan is *not* an HMO without an away-from-home rider;
- My coverage will be active for the duration of the 2020-2021 academic year or until my program ends;
- My plan provides access to local doctors, specialists, hospitals and other health care providers in the New York City area;
- My plan provides coverage for medically necessary drugs, including antiretrovirals in the event of a blood or body-fluid exposure;
- My plan provides coverage for inpatient hospitalization, surgery, ambulance and emergency room treatment in the New York City area;
- My plan provides coverage for outpatient services such as office visits, lab work, diagnostic x-rays, physical therapy, chiropractic care, and prescription coverage in the New York City area; and

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# “How do I...?”

- My plan provides coverage for inpatient and outpatient mental health, substance abuse and counseling services in the New York City area.

## More information about waiving coverage

- If you decide to waive coverage, you won't have another opportunity to enroll in SHP until the following plan year or have a qualifying life event. Full details can be found on the [website](#) within the Information for Enrollment section.

## What do you mean by “comparable coverage”?

If you decide to waive your SHP coverage, 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 SHP. 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 are not limited to:

- Unlimited annual and lifetime benefits (i.e. no policy maximum)
- Preventive and non-urgent care
- Emergency care
- Surgical care
- Inpatient and outpatient hospitalization
- Lab work
- Diagnostic x-rays
- Physical therapy
- Chiropractic care
- Prescription drugs
- Mental health and substance abuse treatment

## More information about “comparable coverage”

Confused about waiving your SHP coverage? Before deciding what to do, compare your current health insurance plan to your SHP 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 SHP. Moving to your SHP 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

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# “How do I...?”

- 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.

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

Yes, if you waive and then lose coverage under that plan (called a qualifying event), you may submit a [Coverage Change](#) form through [LEARN](#).

If your enrollment in SHP is on a voluntary basis, there is no option to Petition to add if you lose coverage with your current health insurance plan. If you missed the enrollment deadline you will need to wait until the next open enrollment period.

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

Your SHP 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 plans to waive my SHP?

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 SHP. Please review these plans carefully. Many of them will have a deductible greater than that of your SHP. 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.

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# “How do I...?”

## 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 SHP, can I cancel it? Can I get a refund?

For full details on the WCM policy, please see [WCM Student Health Insurance](#) within the ‘Cancelling SHP section.

Note: If you are not graduating and cancelling the SHP coverage, a \$150 Cancellation fee will apply.

## Plan Enhancements

### How to enhance your Student Health Plan (SHP)

You can enhance your SHP 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.

### What other types of insurance are available?

Personal property and renters insurance is available to student’s on- or off-campus, at home, or abroad. It covers damage or theft to laptops, cell phones, books, electronics, and much more. For details, see the website [here](#).

Please visit [Gallagher Student Health](#) and click on the “Additional Products Available” link under plan details for additional insurance products and how to enroll.

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## Important Contact Information

Information Needed	Who to Contact
<b><i>Enrollment and coverage</i></b>	<b>Gallagher Student Health &amp; Special Risk</b> 500 Victory Road, Quincy, MA 02171 Website: <a href="http://www.gallagherstudent.com/WCMC">www.gallagherstudent.com/WCMC</a>
<b><i>Benefits, claims and claims payments</i></b>	<b>Aetna Student Health</b> Phone: 1-800-859-8475 Website: <a href="http://www.aetnastudenthealth.com">www.aetnastudenthealth.com</a>
<b><i>Preferred providers</i></b>	<b>Aetna PPO Network</b> Website: <a href="http://www.gallagherstudent.com/WCMC">www.gallagherstudent.com/WCMC</a> Click on 'Find a Doctor'
<b><i>Participating pharmacies</i></b>	<b>Aetna Pharmacy Network</b> Phone: 1-888-792-3862 Website: <a href="http://www.gallagherstudent.com/WCMC">www.gallagherstudent.com/WCMC</a> click on 'Pharmacy Program'
<b><i>Tax forms</i></b>	<b>Aetna Student Health</b> Phone: 1-855-531-6837 Website: <a href="http://www.aetnastudenthealth.com">www.aetnastudenthealth.com</a>
<b><i>Voluntary Dental</i></b>	<b>Guardian</b> Phone: 1-800-541-7846 Website: <a href="http://www.guardianlife.com">www.guardianlife.com</a>
<b><i>Medical Evacuation and Repatriation Services</i></b>	<b>Cornell University Student Health Plan</b> Phone: 1-607-255-6363
<b><i>WCM Student Accounting</i></b>	<b>WCM Office of Student Accounting</b> Student-accounting@med.cornell.edu Phone: 1-646-962-3475 Website: <a href="#">Health Insurance</a>

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