



Weill Cornell Medicine

2022/2023 Student Health Insurance Plan (SHIP) Frequently Asked Questions

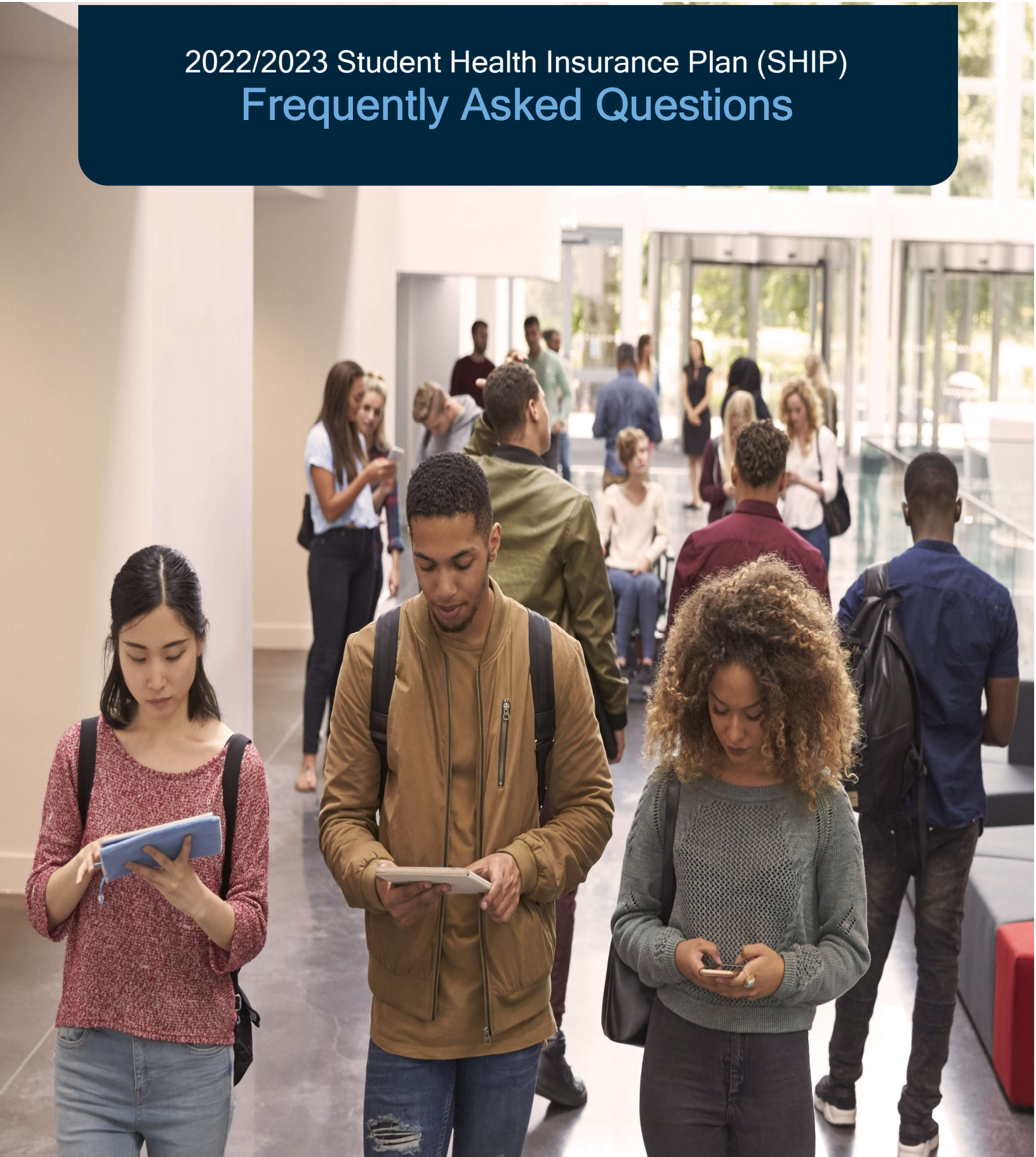




TABLE OF CONTENTS

Getting Started	Error! Bookmark not defined.
Where can I learn about the Student Health Insurance Plan (SHIP)?	2
How do I log in?	Error! Bookmark not defined.
Enrolling in my SHIP	Error! Bookmark not defined.
Am I eligible for student health insurance?	2
How do I enroll?	2
How do I enroll my dependents?	3
Can I enroll my dependents outside of the open enrollment period?	3
Once enrolled, can I cancel? Get a refund?	3
Waiving the SHIP Coverage	4
Am I eligible to waive?	4
What should I know before waiving?	4
What is comparable coverage?	5
How do I waive health insurance coverage?	5
Will you audit or verify my waiver request?	5
Can I edit my form after I've submitted it?	6
May I use one of my state's health insurance plans to waive my SHIP?	6
If I waive, but then lose my coverage, can I enroll in SHIP?	7
About My Benefits	7
What do my benefits include?	7
How can I get more information about my plan?	8
Do I need a referral from my school's Health Services to see an off-campus health provider?	8
How much does my student health insurance cost?	Error! Bookmark not defined.
Have changes been made to this year's plan?	8
How do I find a doctor?	8
How do I find a pharmacy?	9
Does my SHIP plan include dental and/or vision insurance?	9
Am I still covered if I live off campus? While traveling? When studying abroad?	9
Am I still covered after I graduate?	10
How does the ACA affect my SHIP?	10
What other services available to me through my SHIP?	Error! Bookmark not defined.
What other insurance products are available to students?	Error! Bookmark not defined.
General Account Information	11
How do I obtain an ID Card?	11
How do I obtain a tax form?	11
How do I print my verification letter?	12
How do I change my address?	12
Contact Information	12
Who do I contact?	12



GETTING STARTED

Where can I learn about the Student Health Insurance Plan (SHIP)?

A Login to [LEARN](#) > Select Financial Aid & Billing > Student Health Plan (SHP) and log in using your WCMC credentials. Once logged in you can view the plan details and resources sections accordingly.

Q How do I log in?

A Login to [LEARN](#) > Select Financial Aid & Billing > Student Health Plan (SHP) and log in using your WCMC credentials

ENROLLING IN SHIP

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.

How do I enroll?

- A
1. Go to Login to [LEARN](#) > Select Financial Aid & Billing > Student Health Plan (SHP) and log in using your WCMC credentials
 2. Click the "Enroll" button under "Plan Summary".
 3. Follow the instructions to complete the form.
 4. Save a copy of your reference number.



How do I enroll my dependents?

1. Go to Login to [LEARN](#) > Select Financial Aid & Billing > Student Health Plan (SHP) and log in using your WCMC credentials.
2. Click the “Enroll” button under “Plan Summary”.
3. Follow the instructions to complete the form to enter and enroll your “Dependent Spouse/Partner” and/or “Dependent Children”.
4. Save a copy of your reference number.

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.

NOTE:

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

Can I enroll my dependents outside of the open enrollment period?

You can only add eligible dependent(s) outside of the enrollment period 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 an Enroll - Qualifying Life Event form with supporting documentation to Gallagher Student Health & Special Risk within 31 days of the qualifying event. If approved, coverage for your dependents will start on the date of the qualifying event. Your premium will be pro-rated.

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

Once enrolled, can I cancel? 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.



WAIVING THE SHIP COVERAGE

Am I eligible to waive?

To be eligible to waive your SHP, you must be currently enrolled in a health insurance plan that meets WCM'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.

What should I know before waiving?

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 year, does your coverage also extend to these areas?
- Is the annual cost of your SHP 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 don't complete a waiver form by the published deadline, you will be automatically enrolled in and billed for your SHP.
- If you decide to waive coverage, you won't have another opportunity to enroll in SHP 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>



What is comparable coverage?

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

How do I waive health insurance coverage?

1. Go to Login to [LEARN](#) > Select Financial Aid & Billing > Student Health Plan (SHP) and log in using your WCMC credentials
2. Click "Waive"
3. Follow the instructions to complete the form.
4. A reference number will be emailed upon submission; however final determination may take 24-48 hours.

If you do not see the 'waive' option, you may not be eligible to waive. Please see the Domestic and International Student Waiver Information on the [Health Plan Information page](#).

Will you audit or verify my waiver request?

Yes, we will audit or verify your waiver request. This is to make sure your insurance plan will cover you when you are at school. Here is 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 1-2 business days.
- Once we verify your coverage, we'll email you at the address you provided on your form to let you know if your waiver request was approved or denied. 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.



Can I edit my form after I've submitted it?

Yes, if it's before your waiver/enrollment deadline.

1. Go to Login to [LEARN](#) > Select Financial Aid & Billing > Student Health Plan (SHP) and log in using your WCMC credentials.
2. Navigate to "Account Details".
3. Click "Edit Waiver".
4. Update the form as needed.
5. Click "Update & Submit".

NOTE: You can edit your waiver up to 5 times.

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

Yes, only if it's before your waiver/enrollment deadline.

1. Go to Go to Login to [LEARN](#) > Select Financial Aid & Billing > Student Health Plan (SHP) and log in using your WCMC credentials
2. Navigate to "Account Details".
3. Click "[Click here to rescind your waiver](#)".
4. Click "Rescind My Waiver".

NOTE: Once waiver is rescinded, this action cannot be reversed.

May I use one of my state's 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 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.

Are you an international student at WCM on a student visa? You aren't eligible to purchase a subsidized marketplace plan or a state's Medicaid plan, as this may jeopardize your visa status.



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

Yes you can add coverage during the plan year in the event of a Qualifying life event.

In such cases, you must submit a petition to enroll for a Qualifying Life Event and upload supporting documentation to Gallagher Student Health & Special Risk within 31 days of the qualifying event. If approved, coverage for you and/or your dependents will start on the date of the qualifying event. Your premium will be prorated.

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

ABOUT MY BENEFITS

What do my benefits include?

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](#).

It has a \$0 per Insured, per policy year deductible for In-Network services and a \$400 per Insured / 800 per Family per policy year deductible for Out-of-Network services. Prescription drugs are covered for a 30-day supply after a

- \$12 copay for a generic/Tier-1 drug.
- \$40 copay for a preferred brand name/Tier-2 drug.
- \$60 copay for 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 review your plans' pharmacy list or formulary by visiting your school's page at www.gallagherstudent.com/wcmc.

How can I get more information about my plan?

Go to the [WCM Health Plan Information page](#). You will find the policy, plan documents, information on rates, access information, and so much more.

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 by emailing studentmentalhealth@med.cornell.edu.

Have changes been made to this year's plan?

No changes were made to the Plan for the 2022-2023 Policy Year.

How do I find a doctor?

1. Go to www.gallagherstudent.com/wcmc.
2. Click on "Find a Doctor".



How do I find a pharmacy?

1. Go to www.gallagherstudent.com/wcmc.
2. Click on "Pharmacy Program".

Does my SHIP plan include dental and/or vision insurance?

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 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](#).

Am I still covered if I live off campus? While traveling? When studying 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 description of available services and procedures to access these services.

Other information about seeking medical care abroad:

- Always keep your SHP 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 to 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.



Am I still covered after I graduate?

While your coverage will automatically end when you graduate, you have the option to extend your coverage for Three months. To access the extension request:

1. Go to Login to [LEARN](#) > Select Financial Aid & Billing > Student Health Plan (SHP) and log in using your WCMC credentials.
2. Click on Other Forms under Plan Details.
3. Select the Enrollment Extension under 2021-2022 Plan Year.
4. Fill out the PDF and email to Quincy.BSD.enrollmentteam@AJG.com
5. WCM Student Accounting will email you to pay the premium listed on the form.

How does the ACA affect my SHIP?

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.



GENERAL ACCOUNT INFORMATION

How do I obtain an ID Card?

You have two ID cards. One from Aetna for your health benefits and another from Optum RX for your prescription drug coverage. Please continue reading for access instructions.

- **Medical ID cards** are available online usually 5-7 business days after your enrollment is processed by Aetna.
 1. Go to Cornell University's page on [Aetna Student Health](#).
 2. Click on Get your ID Card
 3. Enter your Student ID (Jenzabar ID from [LEARN](#)) & your date of birth.
 4. If you have active coverage your card will appear.

Cards for the 2022 – 2023 plan year will not be available until July 1, 2022.

Prescription Drug Coverage ID cards are also available online by following the instructions below.

1. Go to the [Optum RX website](#)
2. Click 'Register' if you haven't created an account or 'Login' if you have one.
3. You will need your Aetna ID number to proceed if you're registering for the first time.
4. Once logged in, you will have access to ID cards, Claim information, EOBs and other plan-related information

Cards for the 2022 – 2023 plan year will not be available until July 1, 2022

How do I obtain a tax form?

Students will be contacted and provided instruction to obtain 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 (and include "WCM 1095-B request" in the subject line).



How do I print my verification letter?

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

1. Go to Login to [LEARN](#) > Select Financial Aid & Billing > Student Health Plan (SHP) and log in using your WCMC credentials.
2. Navigate to “Account Details”.
3. Click “[Verification of Coverage](#)”.

How do I change my address?

To update your information please follow the steps below:

1. Open your web browser and navigate to [LEARN](#)
2. Click the “Login” button in the upper right of the Learn home page
3. Use the appropriate login credentials provided to you by WCM
4. Click on the “Home” Tab
5. Click on “Personal Information Update” in the left navigation under Quick Links
6. Complete the form field ensuring you add the details in all required fields
7. Click “Submit” at the bottom of the page

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 Quincy, MA 02171 Website: www.gallagherstudent.com/wcmc , click Help Center link
ID cards, benefits, claims, claims payments incurred & Tax forms	Aetna Student Health	Phone: 1-800-859-8475 Website: www.aetnastudenthealth.com
Preferred Provider Network	Aetna PPO Network	Website: www.gallagherstudent.com/wcmc , click “Pharmacy Program”



Answer Needed	Who To Contact	Contact Information
Participating pharmacies	Optum RX	Website: www.gallagherstudent.com/wcmc , click "Pharmacy Program"
Answer Needed	Who To Contact	Contact Information
WCM Student Accounting	WCM Office of Student Accounting	Email: Student-accounting@med.cornell.edu Phone: 1-646-962-3475 Website: Health Insurance
1095-B Tax form	Student Health Benefits	shp-finance@cornell.edu (and include "WCM 1095-B request" in the subject line)