



Northeastern University 2021-2022 Student Health Insurance Plan (NUSHP) Frequently Asked Questions

Enroll

1. Go to myNortheastern- Services Link- Scroll to NUSHP

Eligible students will be automatically enrolled in and billed for NUSHP once they register for classes as a full or part time student and meet the minimum qualifications. Online students and students in a non-degree program are not eligible for NUSHP. Students on Co-op or Study Abroad are considered active students and will be enrolled in and billed for NUSHP each year.

Enroll my dependents

1. Go to www.northeastern.edu/nushp
 2. Click Forms
 3. Click 'Petition to Add Dependents'
 4. Follow the instructions to complete the form
 5. Email to NUSHP@northeastern.edu
 6. Print or save a copy of the confirmation page
 7. You will receive notification once your form has been approved or denied
- Once approved fee for enrolled dependents will be added to student account

Waive

If you are enrolled in a health insurance plan that is fully compliant with the Affordable Care Act and has comparable coverage to the Boston NUSHP, you may waive NUSHP.

Visit www.northeastern.edu/nushp for more details on comparing your plan with NUSHP.

Note: The waiver is not available on the parent portal. Students can only waive once they have been billed.

1. Log into myNortheastern – Search/Type NUSHP
2. Please click “Log in” under the Profile Tab to submit a waiver
3. Scroll down to Plan Summary to access the **yellow WAIVE button**
4. Complete the Waiver and click SUBMIT at the bottom. Once submitted, you will be provided with a Waiver Reference Number
 - NOTE: In Step 2, “Choose Your Insurance Company”, if you have an insurance plan not listed in the dropdown, type in your entry and hit enter. A field will populate under that section where you can enter your insurance company and proceed
5. You will receive an email with your reference number once you have successfully submitted the waiver. Receipt of this number only confirms submission, not acceptance, of your form
6. You will receive notification once your request to waive has been approved, pended for information, or denied

NOTE: If you have issues connecting to the Gallagher link, please clear your cookies and cache and attempt again

Edit my Form after it's submitted

If it is before the waiver/enrollment deadline:

1. Log into myNortheastern – Search/Type NUSHP

2. Please click “Log in” under the Profile Tab to edit waiver
3. Scroll down to Plan Summary to access the **yellow EDIT WAIVER button**
4. Complete the edits
5. Click Submit

You can edit your waiver five (5) times before your waiver is locked. After the waiver deadline, forms cannot be edited. Please contact Customer Service 844-333-1462 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.

If you need assistance, log onto www.bluecrossma.com/myblue or by call 1-800-253-5210.

Print a Verification Letter

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

1. Go to myNortheastern – Search/Type NUSHP
2. Once logged into the Gallagher site, scroll down to Account Details
3. Click the Verification of Coverage link in Account Details to download your VOC
 - *This information is needed to download the MyBlue app
 - **The prefix needed with your ID is NUQ when completing the MyBlue app registration

Obtain a tax form

If the federal government requires reporting of health insurance coverage for 2021, 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.

Change my address

Please contact your school to update your address.

What should I know before waiving coverage?

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

- Does your plan comply with the ACA? (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 NUSHP 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.

What do you mean by “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 NUSHP coverage? Before deciding what to do, compare your current health insurance plan to your NUSHP 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 NUSHP. Moving to NUSHP may 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 (includes Christian Ministries & Liberty Health Share)
- Out-of-state Medicaid plans
- Plans from insurance companies not located within the United States
- Prescription discount plans

If you decide to opt out of your NUSHP, you must be insured by a plan that provides unlimited benefits with no maximums and no pre-existing condition limitations, for example. This means it must comply with the ACA and meet or exceed the benefits provided through the NUSHP. 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 (this includes most immunizations)
- Prescription drugs
- Emergency care
- Mental health and substance abuse treatment
- Surgical care
- Inpatient and outpatient hospitalization
- Lab work

- Physical therapy
- Chiropractic care
- Diagnostic x-rays

For more information about the ACA, visit: <https://www.hhs.gov/healthcare/about-the-aca/index.html>

Will you audit or verify my waiver request?

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 2 business days.
- 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 NUSHP?

Yes, students who waive NUSHP, and then lose their insurance plan, may submit a Petition to Add form. The form can be found on my Northeastern, choose NUSHP, choose the 'Petition to Add' link on the left side of the page. Make sure you read the form carefully as it contains very specific information on the Petition to Add process.

Important Contact Information

Information Needed	Who to Contact	Contact Information
<i>Questions about enrollment and coverage</i>	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/NEU , click the 'Customer Service' link
<i>Questions about benefits, claims, and claims payments</i>	Blue Cross Blue Shield of Massachusetts	Address: 101 Huntington Avenue, Suite 1300 Boston, MA 02199-7611 Phone: 1-888-648-0825 Website: http://www.studentbluema.com/home.php
<i>Questions about preferred providers</i>	Blue Cross Blue Shield of Massachusetts	Phone: 1-888-648-0825 Website: www.gallagherstudent.com/NEU , click 'Find a Doctor'

<p><i>Questions about participating pharmacies</i></p>	<p>Blue Cross Blue Shield of Massachusetts</p>	<p>Phone: 1-888-648-0825 Website: www.gallagherstudent.com/NEU, click 'Pharmacy Program'</p> <p>Specialty Pharmacies:</p> <p>AcariaHealth</p> <p>Phone: 1-866-892-1202</p> <p>Fax: 1-866-892-3223</p> <p>acariahealth.com</p> <p>Accredo</p> <p>Phone: 1-877-988-0058</p> <p>Fax: 1-866-489-1907</p> <p>BriovaRX</p> <p>Phone: 1-800-850-9122</p> <p>Fax: 1-800-218-3221</p> <p>briovarx.com</p> <p>CVS Caremark</p> <p>Phone: 1-866-846-3096</p> <p>Fax: 1-800-323-2445</p>
<p><i>Questions about tax forms</i></p>	<p>Blue Cross Blue Shield of Massachusetts</p>	<p>Address: 101 Huntington Avenue, Suite 1300 Boston, MA 02199-7611 Phone: 1-888-648-0825 Website: http://www.studentbluema.com/home.php</p>

<p><i>Worldwide assistance services (medical evacuation and repatriation)</i></p>	<p>Gallagher Global Assistance</p>	<p>Toll-free: 866-693-6873</p> <p>Email: GallagherGlobalAssistance@ajg.com</p> <p>Reference the policy number ADDN1792781</p>
<p><i>Local Medical Office Partnership</i></p>	<p>Fenway Health</p>	<p>Address: Ansin Building 1340 Boylston Street Boston, MA 02215</p> <p>Phone: 1-617-267-0900</p>
<p><i>Additional Health Plan Questions</i></p>	<p>NUSHP Office</p>	<p>Address: Northeastern University 135 Forsyth Building 360 Huntington Avenue Boston, MA 02115</p> <p>Phone: 1-617-373-8007</p> <p>Email: NUSHP@northeastern.edu</p>