



Student Health &
Special Risk

2023-2024

Student Health Insurance Plan (SHIP)

Frequently Asked Questions



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Getting Started

Where can I learn about the student health insurance plan (SHIP)?

Go to myNortheastern- Services Link- Scroll to NUSHP or www.go.gallagherstudent.com/neu.

Enrolling and Waiving My SHIP

Am I eligible for student health insurance?

Northeastern University's student health plan (NUSHP) is administered by Blue Cross Blue Shield of Massachusetts and provides comprehensive health benefits at an affordable rate. Self-funded student health plans, such as the NUSHP, are not subject to regulation under the Patient Protection and Affordable Care Act (ACA). NUSHP is voluntarily including in its program benefits that are designed to meet or exceed requirements that would otherwise apply to fully insured student health insurance programs.

Every full-time and part-time student enrolled in a certificate, diploma or degree granting program in a Massachusetts institution of higher learning to participate in a Student Health Plan or in a health benefit plan with comparable coverage. The Student Health Plan defines a full-time student as having full-time student status and enrolled in any amount of credits of a full-time curriculum. The Student Health Plan defines a part-time student as a having part-time student status and enrolled in at least 75% credits of the full-time curriculum. (CPS Undergraduate Students 9 credits, CPS Graduate 6 credits) Students on Co-op or on Study Abroad are considered active students, and will be enrolled in and billed for NUSHP each academic year.

Students enrolled in online programs are not eligible for 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.

How do I waive (opt out) of SHIP?

If you have comparable, domestic health coverage, you may choose to waive NUSHP by completing the waiver. Parents do not have access to this waiver. Please follow the steps below to waive the insurance. Incoming students have a different process. Please **see below for more information**.

1. Log onto me.Northeastern.edu
2. **Click** "Resources" at the top of the page.
3. Go to "Health & Wellness"
4. Click "Health Plan Fee Waiver (NUSHP)"

- a. This will bring you to the Gallagher website, please log in with your NU credentials.
5. Scroll down to “Plan Summary” and click on the yellow “Waive” button.
6. Enter information for your plan and click “Submit”.

*This waiver is to be filled out every new academic year by all eligible Northeastern students.

Students will receive an email from Gallagher Student Health letting them know when the waiver has been approved or denied. Gallagher will also send an email if more information is needed to verify coverage. If the waiver is denied, the reason will be stated in the email with information on how to appeal the judgment.

Am I eligible to waive?

In order to waive, you must be enrolled in a plan that is fully compliant with the Affordable Care Act and meets Massachusetts State requirements. Short term medical plans and travel insurance plans are not comparable, and CANNOT be used to waive NUSHP. You must 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, your coverage will likely be limited — or unavailable — outside of your HMO’s service area and will not meet your school’s waiver requirements. If a claim is submitted before you have an approved waiver, you must stay enrolled in the plan.

Before deciding whether or not to waive coverage, compare your current health insurance plan to NUSHP to look at your possible out-of-pocket costs – deductibles, copays, coinsurance, and out-of-pocket maximums. You may find your out-of-pocket costs are greater than paying the premium for NUSHP.

What is considered “Comparable Coverage?”

Your health insurance plan must be fully-compliant with the Affordable Care Act (ACA) and meet Massachusetts State requirements. This means your plan needs to have participating providers and cover a range of services in and around the area where you attend school. Services include, but are not limited to, preventive and non-urgent care, emergency care, surgical care, inpatient and outpatient hospitalization, lab work, diagnostic x-rays, physical therapy and chiropractic care, prescription drugs, mental health and substance abuse treatment. If your current plan is an HMO, it is very likely that coverage is limited, or not available, outside of the HMO’s service area.

Before waiving coverage you should review your current policy, and considering the following:

- Is your plan fully compliant with the Affordable Care Act? (reference the “What is considered Comparable Coverage” question above)
- 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?

- If you plan to travel elsewhere during the course of the year, does your coverage extend to these areas as well?
- Check the cost — is the annual cost of 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.
- Are there administrative pre-requirements, pre-certification, or Primary Care Physician referrals required under your current plan that may delay receipt of care?

Will you audit or verify my waiver request?

Yes, all submitted waiver forms will be subject to waiver verification. The intent of the waiver verification process is to assess whether or not your insurance plan provides coverage that meets legal standards while students are at school. The verification process checks the insurance company information you entered on your form and confirms the information submitted is accurate and that your coverage is currently active and ACA compliant or otherwise comparable. Most waivers will be verified within 24-48 hours. Once your waiver has been verified, an email notification will be sent to your university email address. If your waiver is denied, the email will explain the reason for the denial and provide instructions on how to revise and resubmit your form and with any requested applicable supporting documentation.

Can I cancel my waiver form after I've submitted it?

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

1. Go to www.go.gallagherstudent.com/northeastern
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.

Can I enroll my dependents?

Yes, please follow the below steps:

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.

About My Benefits

How can I get more information about my plan?

Please visit <https://studenthealthplan.northeastern.edu/benefits/> OR www.go.gallagherstudent.com/northeastern.

Fenway Health

Introducing Fenway Health

Fenway Health's 100,000 square foot facility, just a short distance from campus, is located at 1340 Boylston Street (near Fenway Park). All of the services listed below are provided at this location.

NUSHP has negotiated a reduced co-payment schedule for medical services, preventive dental care services, and vision exams. There is a 50 percent reduction in the required copayments for prescription drug copayments for NUSHP members who are established patients for Fenway Health. NUSHP members have access to these reduced prescription drug copayments if they first have a medical office visit, behavioral health visit, receive vision or dental care services, or receive a complementary care service (e.g., massage, chiropractic, or acupuncture). Prescription medications may also be delivered for pick-up at University Health and Counseling Services or private residences (other than Northeastern University's residence halls/housing) in the Boston area for established patients.

NUSHP Member Copayments at Fenway Health NUSHP Member Copayments at Other Participating Blue Cross and BlueShield of Massachusetts Provider

	NUSHP Member Copayments at Fenway Health	NUSHP Member Copayments at Other Participating Blue Cross and BlueShield of Massachusetts Provider
Medical Office Visit	\$20	\$25
Routine GYN exam (one per year)	\$20	\$25
Behavioral Health Care	\$20	\$25
Vision Care Exam	\$20	Not Covered
Contact Lens Fitting	\$40	Not Covered
Preventive Dental Care Services (including X-rays) – 2 per plan year	\$25	Not Covered

*Only for NUSHP members who are established patients of Fenway Health

For more information about the services available at Fenway Health, please visit their website at: www.fenwayhealth.org. To schedule an appointment, please call 617-267-0900 or email NUSHP with benefits questions at: nushp@northeastern.edu.

Telehealth Services

Students who are enrolled in NUSHP and currently located within the U.S. are able to access telehealth visits through Well Connection. Students with NUSHP can seek medical or mental health support through the Well Connection app. There is currently no copay for Well Connection visits. The only way to use Well Connection is through the MyBlue App. To learn more about Well Connection, visit BCBS's site here. To learn more about the MyBlue App please look at our enrollment page.

Mental Health Services

NUSHP and Blue Cross Blue Shield (BCBS) believe that mental health care is health care. BCBS provides their members plenty of options to make the right choice for them. To learn more about what BCBS offers please check out their Mental Health Resource Center here or check out their website.

Northeastern University also provides students with resources related to Mental Health. UHCS has expert behavioral professionals that students can work with via phone, video and in person by appointment for students in Massachusetts. Students outside of Massachusetts can access Find@Northeastern 24/7 for mental health support. To learn more information about this service please look here. You can find more information about UHCS and their mental health service check out their website.

Travel Services

Blue Cross Blue Shield Global (GeoBlue) offers medical evacuation and repatriation through GeoBlue. GeoBlue creates a simplified international healthcare experience for our members. Our network brings flexible coverage to every community in the U.S. and over 190 countries around the world, making it the broadest global network available. To learn more about what is included please check out our GeoBlue document here.

If you have further questions please feel free to call them at their toll free number: 1-844-268-2686.

How do I obtain an ID card?

Blue Cross Blue Shield will not automatically send out physical insurance cards. Students will need to download the MyBlue app or request a physical copy from Blue Cross Blue Shield. The Verification of Coverage letter provides students with the information needed to create a MyBlue account. Once a student has created an account, they will have access to their insurance card and plan information at all times through your phone.

Download the MyBlue Member App on the Apple, Google Play stores, or sign up online [here](#). Click “Register Now” and complete the required steps. Please click [here](#) for more information on the MyBlue- Member App and be sure to download and activate your app today. If you have other questions please check out their frequently asked questions page here.

If you prefer a physical card, please reach out to Blue Cross Blue Shield or visit the Gallagher Student Health website to request one. Please confirm that your address is correct before requesting a card. If it is not, please update your local address on the Student Hub, which will update your BCBS information in 7-10 days. All cards are sent to your local address you have on file.

How do I obtain a Verification of Coverage 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

How do I obtain a Tax Form?

If the federal government requires reporting of health insurance coverage for 2022 or 2023, 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.

How do I change my address?

Please contact your school to update your permanent address.

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 www.go.gallagherstudent.com/northeastern click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms	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
Preferred Provider Network	Blue Cross Blue Shield of Massachusetts	www.go.gallagherstudent.com/northeastern click "Find a Doctor"
Additional Health Plan Questions	NUSHP Office	Address: Northeastern University 135 Forsyth Building 360 Huntington Avenue Boston, MA 02115 Phone: 1-617-373-8007 Email: NUSHP@northeastern.edu

