



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

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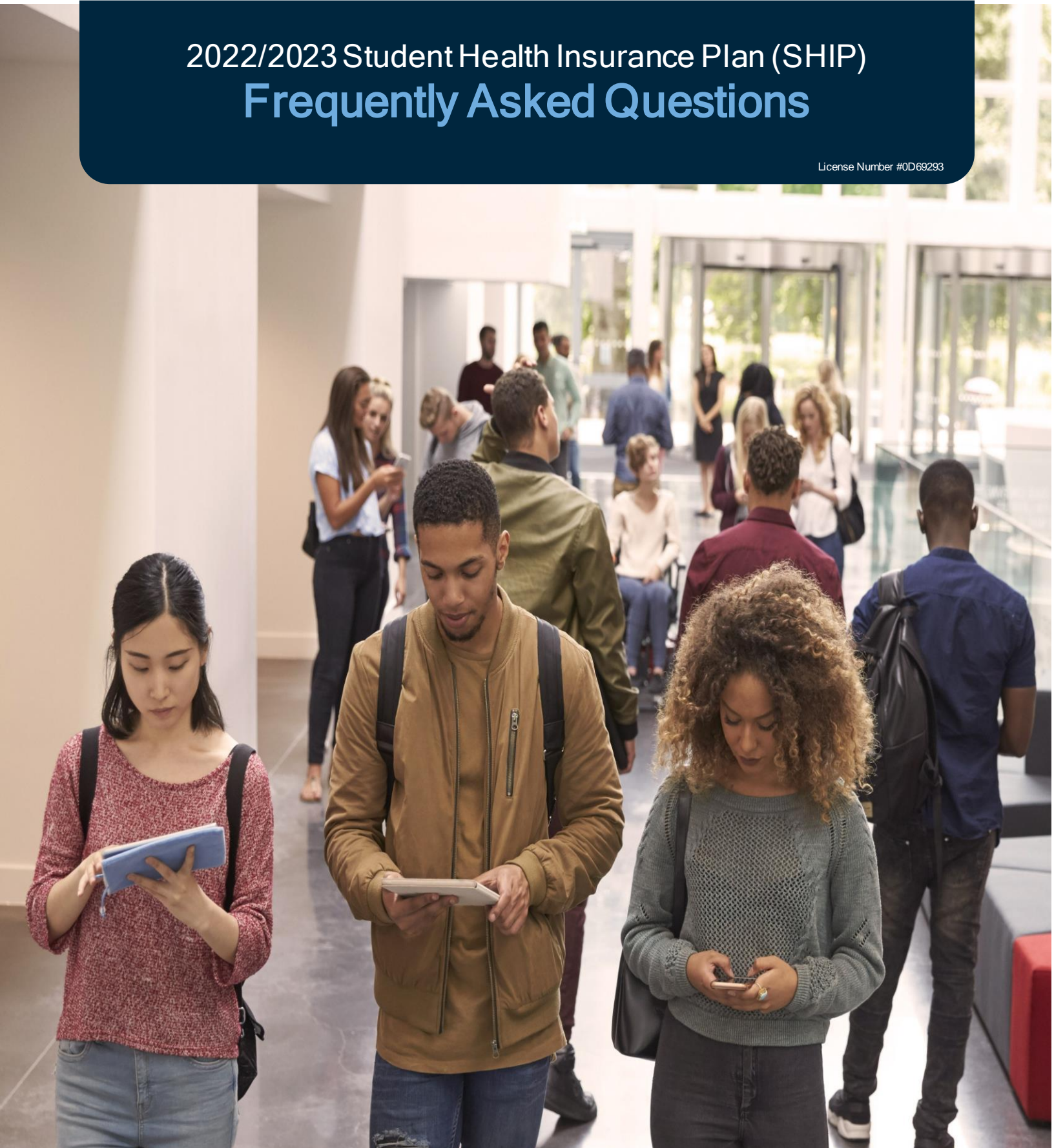




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## GETTING STARTED

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

Go to [www.gallagherstudent.com/biola](http://www.gallagherstudent.com/biola)

### How do I log in?

- Go to [www.gallagherstudent.com/biola](http://www.gallagherstudent.com/biola)
- Under 'Profile', click on LOG IN.

**First Time Users:** You will need to complete the registration form.

## ENROLLING IN MY SHIP

### Am I required to have student health insurance?

All domestic students taking 7 or more on campus units and all international students living in the United States regardless of unit load are required to have health insurance. They can provide legitimate waiver information or be automatically enrolled in the Student Health Insurance Plan.

### Am I eligible for student health insurance?

All students required to have insurance are of course eligible. Also, domestic students taking 7 or more units with at least 3 of these being on campus units, are eligible for the student health insurance. They have the option to enroll but are not required to submit waiver information to avoid auto-enrollment.

### How do I enroll?

1. Go to [www.gallagherstudent.com/biola](http://www.gallagherstudent.com/biola)
2. Login under 'Profile'.
3. Click on the 'Enroll' button under 'Plan Summary'.
4. Complete and submit the form by following the instructions.
5. Enrollment confirmation email will be sent

Starting in 2022-2023, you will be automatically enrolled unless you take action and waive. You can make changes to your enrollment at any point during the waiver period as long as you have not used the coverage.



Please note, enrolling in SHIP does not cover medical expenses incurred before your enrollment in the Biola University insurance. The coverage start date is 8/1/2022 or 1/1/2023 for the spring.

## How do I enroll my dependents?

This plan does not offer coverage for your dependents.

## Once enrolled, can I cancel? Get a refund?

Once you are enrolled in SHIP and the waiver period has ended, you will remain enrolled in the plan for the full coverage period. **You have no option to terminate coverage** unless you enter the armed forces. In that case we will refund, or your student account will be credited, a pro-rated share of your premium. If you are an international student who is withdrawing or graduating from your school and returning to your home country, you may qualify for a refund of premium.

Starting in 2022-2023, you will be automatically enrolled unless you take action and waive. You can make changes to your enrollment at any point during the waiver period as long as you have not used the coverage.

## WAIVING THE SHIP COVERAGE

### Am I eligible to waive?

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 to have coverage for services beyond urgent and emergency services.

### 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 course of the year, does your coverage also extend to these areas?
  - Is the annual cost of your SHIP 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 do not complete a waiver form by the published deadline, you will be automatically enrolled in and billed for your SHIP.

If you decide to waive coverage, you won't have another opportunity to enroll in SHIP until the next semester 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
- Plans from insurance companies not located within the United States
- Prescription discount plans



## How do I waive health insurance coverage?

1. Go to [www.gallagherstudent.com/biola](http://www.gallagherstudent.com/biola)
2. Follow the login Instructions.
3. Click "Waive".
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.

## Will you audit or verify my waiver request?

Yes, we will audit or verify your waiver request. This is a new process this year. The intent of the verification process is to be 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 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.

Please note, you may be asked to provide a Verification of Coverage letter if your waiver is pended; this is not a denial.

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

Yes, if it's before your waiver deadline and you have not used the coverage.

1. Go to [www.gallagherstudent.com/biola](http://www.gallagherstudent.com/biola)
  2. Follow the login Instructions.
  3. Navigate to "Account Details".
  4. Click "Edit Waiver".
  5. Select the form you want to edit.
  6. Update the form as needed.
  7. 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 is before your waiver deadline.

1. Go to [www.gallagherstudent.com/biola](http://www.gallagherstudent.com/biola)
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 unless requested on the Gallagher site by contacting Customer Service.

You may not edit your form after the waiver deadline.

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

If you waive SHIP and then lose coverage, you are able to enroll in the plan that you waived. Losing coverage is categorized as a Qualifying Life Event (QLE). Other QLE's are:

- Reaching the age limit of another health insurance plan
- Loss of health insurance through marriage or divorce
- Involuntary loss of coverage from another health insurance plan

To initiate the Qualifying Life Event process:

1. Go to [www.gallagherstudent.com/biola](http://www.gallagherstudent.com/biola)
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:** Do read the form carefully as it contains very specific information on the Qualifying Life Event process.

## 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 SHIP. Please review these plans carefully. Many of them will have a higher deductible and copayments and lower coinsurance than that of your SHIP premium. This will increase your out-of-pocket costs. Also, many of these plans are HMOs with restrictive provider networks. Look at the provider network to be sure that



you'll have In-Network providers near your campus. Please note, upon submitting your waiver using a state health insurance, you may be asked to provide a Verification of Coverage letter if your waiver is pended; this is not a denial.

**NOTE:** Are you an international student? If so, then purchasing a subsidized marketplace plan or the state's Medicaid plan may jeopardize your visa status.

### **May I use a Shared Plan or Ministry Plan to waive?**

You are able to use a Shared Plan such as Medi-Share or Samaritan Ministries to waive as long as your coverage is active. When submitting a waiver, please upload a Verification of Coverage letter from your current Insurance Carrier or plan that includes information about your plan and dates of coverage. Please also note that letters must be dated within the past 60 days. You may get an alert from Gallagher Student Health that your waiver is pending information; this is not a denial. This email requests the Verification of Coverage letter be uploaded for further review (if not supplied at the time of submission).

## **ABOUT MY BENEFITS**

### **What do my benefits include?**

Your SHIP is fully compliant with the Affordable Care Act (ACA) and all other federal and state mandates. It pays for a wide range 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 80% 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. You will also be responsible for paying any deductibles and applicable office visit and prescription drug copayments.

- It has a \$300 [per Insured, per policy year] deductible for In-Network services and a \$450 [per Insured, per policy year] deductible for Out-of-Network services.
- Prescription drugs are covered for a 30-day supply after a:
- \$25 copay for a generic/Tier-1 drug
- \$35 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 see review your plans' pharmacy list or formulary by visiting your school's page at [www.gallagherstudent.com/biola](http://www.gallagherstudent.com/biola)

### How can I get more information about my plan?

Go to: [www.gallagherstudent.com/biola](http://www.gallagherstudent.com/biola)

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

No, you do not need a referral. However, it's a good idea to see your on-campus Health Center first since they can connect you with valuable on-campus services or refer you to providers. For more information, visit your school's Health Services website at: [Health Center - Offices and Services - Biola University](http://Health Center - Offices and Services - Biola University)

### How much does my student health insurance cost?

See chart below

	Fall Coverage Period (08/01/2022-12/31/2022)	Spring/Summer Coverage Period (01/01/2023-07/31/2023)
<b>Enrollment/Waiver Deadline</b>	<b>September 30, 2022</b>	<b>February 10, 2023</b>
<b>Student</b>	\$1,155.50	\$1,155.50

### Have changes been made to this year's plan?

Here are the changes made for the 2022-2023 Year:

- Out-of-pocket increases from \$6,850 to \$8,000

## How do I find a doctor?

1. Go to [www.gallagherstudent.com/biola](http://www.gallagherstudent.com/biola)
2. Scroll down to the bottom of the landing page.
3. Click on “Find a Doctor”.

## How do I find a pharmacy?

1. Go to [www.gallagherstudent.com/biola](http://www.gallagherstudent.com/biola)
2. Scroll down to the bottom of the landing page.
3. Click on “Pharmacy Program”.

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

If you are 18 or younger, SHIP provides preventive dental and vision benefits as required by the Affordable Care Act. Refer to your SHIP brochure or certificate of coverage for details.

For other dental and vision options, see “Are there other products and services available to me?”

## Am I still covered if I live off campus? While traveling? When studying abroad?

Yes, your plan covers you wherever you are. As long as you are enrolled in SHIP and paid the premium, you'll be covered. 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 need 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 are on your bill(s). This will help the claims company process your reimbursement request correctly and promptly.

## Am I still covered after I graduate?



You will be covered under your SHIP until the end of the policy period for which you are enrolled in SHIP and have paid your premium. If you enrolled and paid for the fall semester and graduate in December, you will be covered until the end of the fall semester coverage period. If you enrolled and paid for annual or spring/summer coverage and graduate in the spring, you will be covered until the end of the policy year. You won't be able to continue your coverage after your policy terminates.

## 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.

## What other services available to me through my SHIP?

The following services are included and complement your SHIP program:

- **Basix Dental Savings** — an exclusive network of providers provides discounts on dental services from routine care to major dental work and can save you 20% to 50% off the cost of dental care.
- **EyeMed Vision** — through this program you can receive discounted services for eye exams, glasses or contact lenses at participating EyeMed providers. You can use your EyeMed discounts as often as you like.
- **SilverCloud** — an online behavioral health platform that provides behavioral health care and support for enrolled students. The platform delivers clinically proven, evidenced-based content, programs and support for depression, anxiety. Stress, resilience and sleep programs, anytime, anywhere.

## What other insurance products are available to students?

The following services are also available to students:

- **Dental or Vision Insurance Plans are available** to all students to purchase on a voluntary basis at an additional cost. Go to [www.gallagherstudent.com/dental](http://www.gallagherstudent.com/dental) or [www.gallagherstudent.com/vision](http://www.gallagherstudent.com/vision). The types of plans and availability of plans vary by state. All students are eligible to enroll, you do not have to be enrolled in SHIP.

## GENERAL ACCOUNT INFORMATION

### How do I obtain an ID Card?

ID cards are usually available 5-7 business days after your enrollment is processed by UHCSR.

1. Go to [www.uhcsr.com](http://www.uhcsr.com) and click on 'Login to My Account'.
2. Click 'Create an Account' if you haven't created an account or 'Login' if you have one
3. Complete the registration form using your name, date of birth and student ID number.
4. Once logged in, you will have access to ID cards (online or by mail), Claim information, Explanation of Benefits (EOBs) and other plan-related information.

### How do I obtain a tax form?

If the federal government requires reporting of health insurance coverage for 2022, 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 print my verification letter?

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

1. Go to [www.gallagherstudent.com/biola](http://www.gallagherstudent.com/biola)
2. Follow the login Instructions.
3. Navigate to "Account Details".
4. Click "Verification of Coverage".

### How do I change my address?



Please contact your school to update your address. You can also change your address on the Gallagher website: [www.gallagherstudent.com/biola](http://www.gallagherstudent.com/biola).

## 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: <a href="http://www.gallagherstudent.com/biola">www.gallagherstudent.com/biola</a> , click the 'Customer Service' link
ID cards, benefits, claims, claims payments incurred & Tax forms	United Healthcare Student Resources	United Healthcare Student Resources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: <a href="mailto:GKClaims@uhcsr.com">GKClaims@uhcsr.com</a> Website: <a href="http://www.uhcsr.com">www.uhcsr.com</a>
Preferred Provider Network	United Healthcare Choice Plus	Phone: 1-866-948-8472 Website: <a href="http://www.gallagherstudent.com/Biola">www.gallagherstudent.com/Biola</a> , click 'Find a Doctor'
Participating pharmacies	United Healthcare Pharmacy Network	Phone: 1-855-828-7716 Website: <a href="http://www.gallagherstudent.com/Biola">www.gallagherstudent.com/Biola</a> , click 'Pharmacy Program'





Answer Needed	Who To Contact	Contact Information
Voluntary Dental	Ameritas	Phone: 1-855-672-3232
Gallagher Student Health Complements (SHIP Plan Enhancements)	EyeMed (Discount Vision) Basix (Dental Savings) SilverCloud (Behavioral Health)	<p>EyeMed Phone: 1-866-839-3633 Website: EyeMed.com</p> <p>Basix Phone: 1-888-274-9961 Websites: <a href="http://www.basixstudent.com">www.basixstudent.com</a></p> <p>Silvercloud Website: <a href="https://qsh.silvercloudhealth.com/signup/">https://qsh.silvercloudhealth.com/signup/</a></p>
Worldwide assistance services (medical evacuation and repatriation)	United Healthcare Global	<p>Toll-free within the United States: 1-800-527-0218</p> <p>Collect from outside of the United States: 1-410-453-6330</p> <p>Email: <a href="mailto:assistance@UHCGlobal.com">assistance@UHCGlobal.com</a></p>