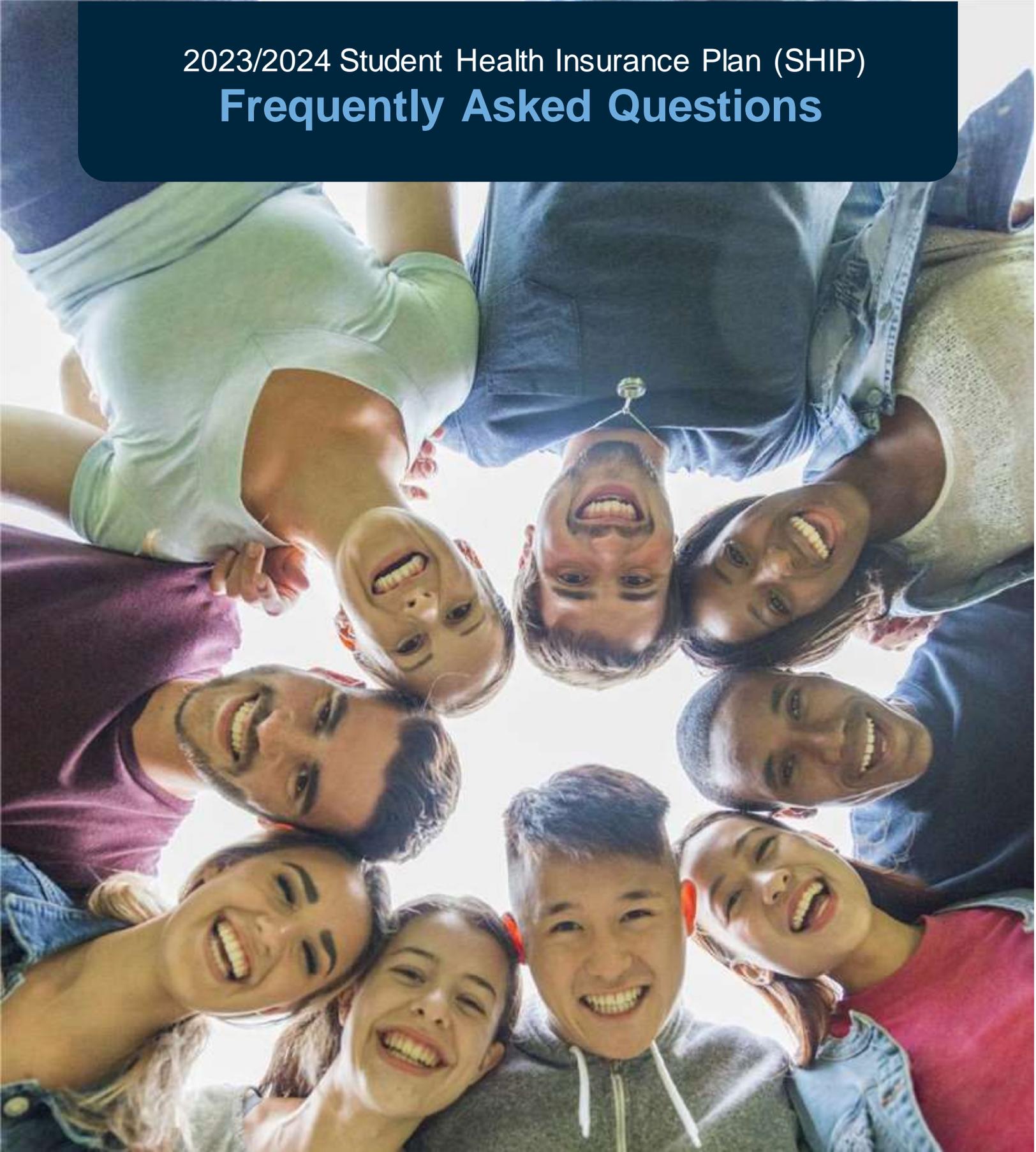




# 2023/2024 Student Health Insurance Plan (SHIP) Frequently Asked Questions



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## Getting Started

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

A Go to [www.gallagher.student.com/aada-ny](http://www.gallagher.student.com/aada-ny).

### Q How do I log in?

- A
1. Go to [www.gallagher.student.com/aada-ny](http://www.gallagher.student.com/aada-ny).
  2. On the top right of the corner of the screen, click "Student Login."
  3. Follow the login instructions.

## Enrolling in my SHIP

### Q Am I eligible for student health insurance?

A Once you meet eligibility for the first 31 days from the effective date of your Plan, you are enrolled for the remain All registered domestic undergraduate students enrolled in 9 or more credit hours are automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage is provided by the deadline. All registered international students are automatically enrolled in and billed for the Student Health Insurance Plan at registration and the insurance premium will be added to their student account.

### Q How do I enroll?

- A
1. Go to [www.gallagher.student.com/aada-ny](http://www.gallagher.student.com/aada-ny).
  2. Click "Student Waive/Enroll."
  3. Log in by following the instructions on the website.
  4. Click the "I want to Enroll/Waive" button.
  5. Follow the instructions to complete the form.
  6. Save a copy of your reference number.

### Q How do I enroll my dependents?

- A
1. Go to [www.gallagherstudent.com/aada-ny](http://www.gallagherstudent.com/aada-ny).
  2. Click "Dependent Enroll".
  3. Log in by following the instructions on the website.
  4. Follow the instructions to complete the form and submit payment.
  5. Save a copy of your reference number.

Note: 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. For example, if you enroll for fall coverage, your dependents need to be enrolled for fall coverage; you wouldn't be able to enroll them for annual coverage. If you enroll for fall coverage and do not enroll your dependents at that time, you cannot enroll your dependents unless a qualifying event occurs.

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

A 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 a Dependent Petition to Add form with supporting documentation and payment to Gallagher Student Health & Special Risk within 31 days of the qualifying event. The form can be found on your school's page at [www.gallagherstudent.com](http://www.gallagherstudent.com). If approved, coverage for your dependents will start on the date of the qualifying event. Your premium will be pro-rated. Requests received after 31 days will not be processed.

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

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

A Yes, you can request to terminate the remainder of the coverage (and receive a pro-rated premium refund) in the following situations:

1. You're entering the armed forces.
2. You submit a written request to Gallagher Student Health & Special Risk to cancel your coverage. Contact Gallagher Student Health & Special Risk for specific instructions. If your request is approved, your coverage will terminate at the end of the month during which we received the request. Note: if your health coverage doesn't meet your school's waiver requirements, you will not be allowed to terminate coverage.

## Waiving the SHIP Coverage

### Q Am I eligible to waive?

A 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. 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.

### Q What should I know before waiving?

A 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 don't 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 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>

### **Q What is comparable coverage?**

A 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

### **Q How do I waive health insurance coverage?**

- A
1. Go to [www.gallagherstudent.com/aada-ny](http://www.gallagherstudent.com/aada-ny).
  2. Click "Student Waive/Enroll".
  3. Log in by following the instructions on the website.
  4. Click the "I want to Enroll/Waive" button.
  5. Follow the instructions to complete the form.
  6. Save a copy of your reference number. This number only confirms submission, not approval of your form.

### **Q Will you audit or verify my waiver request?**

A No, we will not verify the information provided on your waiver. It is your responsibility to review the SHIP material to be sure your health insurance plan meets your school's waiver requirements. However, if you're



covered by an out-of-state Medicaid plan, your request to waive may be denied as this plan will only cover you for emergency situations outside of the plan's service area. If you elect to waive, you will be responsible for any medical expenses you incur.

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

A Yes, if it's before your waiver/enrollment deadline of October 21, 2023.

1. Go to [www.gallagherstudent.com/aada-ny](http://www.gallagherstudent.com/aada-ny).
2. Log in by following the instructions on the website.
3. Click "View My Submitted Forms".
4. Select the form you want to edit.
5. Update the form as needed.
6. Click "Submit Edit."

You may not edit your form after October 21, 2023.

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

A Yes, only if it's before your waiver/enrollment deadline of October 21, 2023.

1. Go to [www.gallagherstudent.com/aada-ny](http://www.gallagherstudent.com/aada-ny).
2. Log in by following the instructions on the website.
3. Click "View My Submitted Forms".
4. Select the form you want to rescind.
5. Scroll all the way to the bottom of the form
6. Click "Rescind."

You may not rescind your form after October 21, 2023.

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

A If you waive SHIP and then lose coverage under that plan (called a qualifying event), you may submit a Petition to Add request. The form can be found on your school's page at [www.gallagherstudent.com](http://www.gallagherstudent.com). Make sure you read the form carefully as it contains very specific information on the Petition to Add process.

Qualifying events include:

- 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

If your enrollment in SHIP is on a voluntary basis, there is no option for Petition to Add if you lose coverage with your current health insurance plan.

### **Q May I use one of my state's health insurance plans to waive my SHIP?**

A 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 deductible greater than that of your SHIP. 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? You typically aren't eligible to purchase a subsidized marketplace plan or a state's Medicaid plan may jeopardize your visa status.

### **About My Benefits**

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

A. 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 \$250 per Insured, per policy year deductible for In-Network services and a \$600 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 Tier-1 drug
  - A \$45 copay for a Tier-2 drug
  - A \$60 copay for a 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/aada-ny](http://www.gallagherstudent.com/aada-ny).

**Q How can I get more information about my plan?**

A Go to: [www.gallagherstudent.com/aada-ny](http://www.gallagherstudent.com/aada-ny).

**Q Have changes been made to this year's plan?**

A No changes were made to the Plan for the 2023-2024 Policy Year.

**Q How do I find a doctor?**

A 1. Go to [www.gallagherstudent.com/aada-ny](http://www.gallagherstudent.com/aada-ny) and click on "Find a Doctor"

**Q How do I find a pharmacy?**

A 1. Go to [www.gallagherstudent.com/aada-ny](http://www.gallagherstudent.com/aada-ny) and click on "Pharmacy Program"

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

A If you're 18 or younger, SHIP provides preventive dental and vision benefits as required by the Affordable Care Act. The same is true for your eligible and enrolled dependents. Refer to your SHIP brochure or certificate of coverage for details.

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

A Yes, your plan covers you wherever you are. As long as you're enrolled in SHIP and paid the premium, you'll be covered. Your plan also provides you with 24 hour Worldwide Travel Assistance which includes services ranging from a lost passport to helping with emergency medical assistance or arranging for emergency medical evacuation or repatriation of remains. It's important to contact Unitedhealthcare Global before making arrangements on your own. Otherwise these services will not 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.

### **Q Am I still covered after I graduate?**

A 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.

### **Q How does the ACA affect my SHIP?**

A. 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.

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

#### **A. Coast to Coast Vision™**

This is a discount program— not insurance—that will help make vision care more affordable. Students save 10% to 60% off eyeglasses, contact lenses and other retail eyewear items, as well as 10% to 30% off eye examinations at



any participating Coast to Coast Vision™ provider and 40% to 50% off the national average on LASIK. For more information, to access your Coast to Coast Vision™ membership card, visit student, or for questions about the discount plan, call 800-252-3059.

## **UNI-CARE**

This is a discount program— not insurance—that will help make dental care more affordable. Students save 10% to 50% on dental care expenses at any participating UNI-CARE dental provider nationwide. For more information, to access your UNI-CARE membership card, visit student, or for questions about the discount plan, call 800-252-3059.

### **General Account Information**

#### **Q How do I obtain an ID Card?**

A 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, EOBs and other plan related information.

#### **Q How do I obtain a tax form?**

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

#### **Q How do I print my verification letter?**

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

1. Go to [www.gallagherstudent.com/aada-ny](http://www.gallagherstudent.com/aada-ny).
2. On the left toolbar, click 'Account Home' and log-in by following the instructions
3. Under 'My Account', click 'Authorize Account'.
5. Enter your Student ID number and your date of birth.
6. Click 'Authorize Account'.
7. You will be redirected to the 'Account Home' page, then click 'Verification Letter' under 'Coverage History'

**Q How do I change my address?**

A Please contact your school to update your address.

**Q Who do I contact?**

A See the guide below:

<b>Answer Needed</b>	<b>Who To Contact</b>	<b>Contact Information</b>
Enrollment, coverage, or service concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: <a href="http://www.gallagherstudent.com/aada-ny">www.gallagherstudent.com/aada-ny</a> , click the 'Customer Service' link
ID cards, benefits, claims, claims payments incurred & Tax forms on or after	UnitedHealthcare Student Resources	UnitedHealthcare 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	UnitedHealthcare Choice Plus	Phone: 1-866-948-8472 Website: <a href="http://www.gallagherstudent.com/aada-ny">www.gallagherstudent.com/aada-ny</a> , click 'Find a Doctor'
Participating pharmacies	UnitedHealthcare Pharmacy Network	Phone: 1-855-828-7716 Website: <a href="http://www.gallagherstudent.com/aada-ny">www.gallagherstudent.com/aada-ny</a> , click 'Pharmacy Program'

Answer Needed	Who To Contact	Contact Information
Worldw ide assistance services (medical evacuation and repatriation)	UnitedHealthcare Global	Toll-free within the United States: 1-800-527-0218  Collect from outside of the United States: 1-410-453-6330  Email: <a href="mailto:assistance@UHCGlobal.com">assistance@UHCGlobal.com</a>
Telehealth services	Healthiest You	Website: Healthiest You Phone: 1-855-866-0895 Website: <a href="http://www.telehealth4students.com">www.telehealth4students.com</a>