



2022/2023 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.gallagherstudent.com/Morgan.

Q How do I log in?

- A
1. Go to www.gallagherstudent.com/Morgan.
 2. Click "LOG IN" on the Profile tile"
 3. Follow the login instructions.

Enrolling in my SHIP

Q Am I eligible for student health insurance?

A All undergraduate students taking 12 or more credit hours, and graduate student taking 9 or more credit hours are automatically enrolled in this insurance plan at registration, unless proof of comparable coverage is furnished. Once you meet eligibility for the first 31 days from the effective date of your Plan, you are enrolled for the remainder of the coverage period.

Q How do I enroll?

- A
1. Go to www.gallagherstudent.com/Morgan.
 2. Log in (if you haven't already) by following the instructions on the website.
 3. Click "ENROLL" on the Plan Summary tile.
 5. Follow the instructions to complete the form.
 6. Save a copy of your reference number.

Q How do I enroll my dependents?

A. This plan does not offer coverage for your dependents.

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

A Once you're enrolled in SHIP, you will remain enrolled in it for that 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.

Q Can I enroll my eligible dependents?

A No, the SHIP does not provide dependent 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/Morgan.
 2. Log in (if you haven't already) by following the instructions on the website.
 3. Click "WAIVER" on the Plan Summary tile.
 5. Follow the instructions to complete the form.
 6. Save a copy of your reference number.

Q Will you audit or verify my waiver request?

A 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 10/03/2022

1. Go to www.gallagherstudent.com/Morgan.
2. Log in (if you haven't already) by following the instructions on the website.
3. Click "VIEW WAIVER" on the Plan Summary tile.
5. Update the form as needed.
6. Click "UPDATE & SUBMIT."

You may not edit your form after 10/3/2022

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

A Yes, only if it's before your waiver/enrollment deadline of 10/03/2022

1. Go to www.gallagherstudent.com/Morgan.
2. Log in (if you haven't already) by following the instructions on the website.
3. Scroll down to the Account Details tile.
4. Click here to rescind your waiver.
6. Click "RESCIND MY WAIVER."

You may not edit your form after 10/03/2022

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, you need to go to www.gallagherstudent.com/Morgan. Login, click on "Enroll-Qualifying Life Event", complete the online form, and upload the required loss of coverage letter from your prior health insurance company showing the last day of coverage. Make sure you read the form carefully as it contains very specific information on the Qualifying Life Event 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

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 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.

Are you an international student? If so, then purchasing a subsidized marketplace plan or the 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 also covers intercollegiate sports injuries the same as any other Injury.

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 medical services.
- It has a \$600 per Insured, per policy year deductible for Out-of-Network medical services.
- For prescription drugs from participating pharmacies, you will pay:
 - a \$25 copay for a 31-day supply of a generic/Tier-1 drug

- a \$50 copay for a 31-day supply of a preferred brand name/Tier-2 drug,
- a \$75 copay for a 31-day supply of 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/Morgan.

Q How can I get more information about my plan?

A Go to: www.gallagherstudent.com/Morgan.

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

A No, you don't need a referral. However, seeking care or advice first from The Student Health Center is a good idea, since they can connect you with valuable on-campus services or refer you to providers they know off-campus. For more information, visit your school's Health Services website <https://www2.morgan.edu/healthcenter>

Q How much does my student health insurance cost?

A See chart below

	Fall Coverage Period (08/10/2022-01/18/2023)	Spring Coverage Period (01/19/2023-08/9/2023)
Student:	\$515.00	\$644.00
Spouse:	\$515.00	\$644.00
One Child:	\$515.00	\$644.00
Two or More Children:	\$1,030.00	\$1,288.00
Spouse + Two or More Children:	\$1,545.00	\$1,932.00

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

A Yes, Here are the changes made for the 2022-2023 Year:

- The insurance company has changed from CareFirst to United Healthcare.

- The pharmacy benefits manager has changed from CVS Caremark to UHC Pharmacy Network.
- The preferred provider organization has changed from BlueChoice Advantage Network to United Healthcare Choice Plus Network.
- The Out-of-Network (OON) deductible Increased to \$700.
- The Out-of-Network Out of Pocket Maximum (OOP) maximum Increased to \$8,250.

Q How do I find a doctor?

A 1. Go to www.gallagherstudent.com/Morgan and click on “Find a Doctor”

Q How do I find a pharmacy?

A 1. Go to www.gallagherstudent.com/Morgan 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. For other dental and vision options, see “Are there other products and services available to me?”

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 Global Travel Plus at 1-855-289-2618 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 are 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 annual or spring/summer coverage and graduate in the spring, you will be covered until the end of the policy year. However, if you graduate at the end of the fall semester, your coverage will end at the end of that semester.

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. 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.

Q What other insurance products available to students?

A The following services are also available to students:

- **Personal property and Renters Insurance** are available to all students on a voluntary basis and covers you while on- or off-campus, at home, or abroad. All of your belongings including cell phones, laptops, clothing, books and much more are protected from accidental damage, theft, fire damage and water damage. For details, go to www.gallagherstudent.com/property to get a quote and enroll. Please visit www.gallagherstudent.com for complete details about additional insurance products and how to enroll.

- **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 or 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 SHP.
- **Tuition Refund Insurance** is available to you on a voluntary basis at additional cost and can protect up to 100% of your education investment should a student need to withdraw for illness, injury, mental health disorder or an unexpected circumstance. Please visit www.gallagherstudent.com for complete details about additional insurance products and how to enroll.

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 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 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.

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/Morgan.
2. Log in (if you haven't already) by following the instructions on the website.
2. Scroll down to the Account Details tile.
3. Click "[Verification of Coverage Letter](#)"

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:

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, or Verification Letters	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/Marymount , click the 'Help Center' link
Benefits, claims, claims payments, and Tax forms	United Healthcare Student Resources	UnitedHealthcare Student Resources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: ukclaims@uhcsr.com Website: www.uhcsr.com/myaccount
In-Network providers	United Healthcare Options PPO	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/Morgan , click "Find a Doctor"
In-Network pharmacies	UnitedHealthcare Pharmacy Network	Phone: 1-855-828-7716 Website: www.gallagherstudent.com/Morgan . click "Pharmacy Program"
Voluntary Dental and Vision	Ameritas Dental and Vision	Phone: 1-855-672-3232 Website: www.gallagherstudent.com/Morgan , click "Plan Enhancements"

Answer Needed	Who To Contact	Contact Information
Gallagher Student Health Plan Enhancements	EyeMed (Discount Vision), Basix (Dental Savings) Silvercloud (Behavioral Health)	EyeMed Phone: 1-866-839-3633 Website: www.enrollwitheyemed.com Basix Phone: 1-888-274-9961 Website: www.basixstudent.com Silvercloud Website: https://gsh.silvercloudhealth.com/signup/
Worldwide assistance services (medical evacuation and repatriation)	UHC Global	Toll-free within the United States: 1-855-289-2618 Collect from outside of the United States: 1-609-986-1212
Assistance programs	24/7 Assistance Program	Phone: 1-877-862-1172
Telehealth services	Healthiest You	Phone: 1-855-870-5858 Website: https://www.healthiestyou.com/