



**Western New England University  
2020-2021 Student Health Insurance  
Plan (SHIP)**

# **Frequently Asked Questions**

## Log in

1. Go to [www.gallagherstudent.com/wne](http://www.gallagherstudent.com/wne).
2. Click on “Account Home”
3. Follow the login WNE instructions.

## Enroll

1. Go to [www.gallagherstudent.com/wne](http://www.gallagherstudent.com/wne).
2. Click “Student Waive/Enroll”.
3. Log in (if you haven’t already) by following the instructions on the WNE 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.

## Enroll my dependents

1. Go to [www.gallagherstudent.com/wne](http://www.gallagherstudent.com/wne).
2. Click “Dependent Enroll”.
3. Log in (if you haven’t already) 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.

## Waive

If your current insurance plan is comparable to the SHIP:

1. Go to [www.gallagherstudent.com/wne](http://www.gallagherstudent.com/wne).
2. Click “Student Waive/Enroll”.
3. Log in by following the instructions on the website (if you haven’t already).
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.

## Edit my Form after it’s submitted

If it is before the waiver/enrollment deadline:

1. Go to [www.gallagherstudent.com/wne](http://www.gallagherstudent.com/wne).
2. Log in (if you haven’t already) 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.”

After the waiver/enrollment deadline, forms cannot be edited. Please contact Customer Service if you have any issues.

### Rescind my Form after it's submitted

If it is before the waiver/enrollment deadline:

1. Go to [www.gallagherstudent.com/wne](http://www.gallagherstudent.com/wne).
2. Log in (if you haven't already) 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.”

After the waiver/enrollment deadline, forms cannot be rescinded. Please contact Customer Service 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 would like to request a physical ID card request one by logging onto [www.bluecrossma.com/myblue](http://www.bluecrossma.com/myblue) or by calling 1-800-253-5210.

### Obtain a tax form

If the federal government requires reporting of health insurance coverage for 2020, 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.

### Print a Verification Letter

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

1. Go to [www.gallagherstudent.com/wne](http://www.gallagherstudent.com/wne).
2. On the left toolbar, click “Account Home”.
3. Log in by following the instructions on the website (if you haven't already).
4. You will be redirected to the “Account Home” page, then click on “Verification Letter” under “Coverage History.”

### View my account information

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

2. Log in by following the instructions on the website (if you haven't already).
3. You will be redirected to the "Account Home" page where you can see your current coverage, claims ID number (if applicable), and contact information.

## Change my address

Please contact your school to update your address.

## Find a Provider

1. Go to [www.gallagherstudent.com/wne](http://www.gallagherstudent.com/wne) and click on "Find a Doctor"
2. Log in by following the instructions.

## Find a Participating Pharmacy

1. Go to [www.gallagherstudent.com/wne](http://www.gallagherstudent.com/wne) and click on "Pharmacy Program."
2. Log in by following the instructions.

## Insurance Plan Benefits

### What benefits does your SHIP provide?

Your SHIP is fully compliant with the Affordable Care Act (ACA) and all other federal and state mandates. It pays for a variety 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, provider 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 100% 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. There may be copayments and deductibles you'll be responsible for paying.

- It has no deductible for In-Network medical services.
- It has a \$250 per person, per policy year deductible for Out-of-Network medical services.
- For prescription drugs from participating pharmacies, you will pay:
  - a \$10 copay for a 30-day supply of a Tier-1 drug
  - a \$25 copay for a 30-day supply of a Tier-2 drug,
  - a \$45 copay for a 30-day supply of a Tier-3 drug.
- Note: in some cases, your provider must get permission from the insurance company before prescribing a drug. You can see which drugs require preapproval by visiting your school's page at [www.gallagherstudent.com](http://www.gallagherstudent.com).

## Need more information about your plan?

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

## What changes have been made to the Plan for the 2020-2021 Policy Year?

- The MassHealth Premium Assistance Program will not be offered to Medicaid-eligible students for the 2020-2021 plan year. Students enrolled in MassHealth or one of the Accountable Care Organizations can submit this information on their waiver form in order to request a waiver of the Student Health Insurance Plan
- Telehealth services are available through Well Connection.
- Acupuncture is now covered for up to 12 visits per calendar year.
- The Fitness Benefit has changed to \$150 per calendar year per policy.
- The Travel Insurance is now through Chubb AXA

## Does your plan include dental and/or vision benefits?

If you're 18 or younger, you can get preventive dental and vision benefits with this plan. The same holds true for your enrolled eligible dependents as long as they are 18 or younger. For details, refer to your SHIP brochure or certificate.

## More information about your dental and vision options

To enroll in a voluntary dental plan (additional cost), go to [www.gallagherstudent.com/wne](http://www.gallagherstudent.com/wne) and click on the "Dental Enrollment Form" link.

## How much does the SHIP cost?

	Annual (08/15/2020-08/14/2021)	Spring/Summer (01/01/2021-08/14/2021)
<b>Enrollment/Waiver Deadline</b>	<b>September 15, 2020</b>	<b>To Be Determined</b>
<b>Student</b>	\$2,810	\$1,672
<b>Student and Spouse or One Child</b>	\$4,215	\$2,503
<b>Spouse and Two or More Children</b>	\$5,217	\$3,099

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

No, you don't need a referral. However, seeking care or advice first from Health Services 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 [www.wne.edu/healthservices/](http://www.wne.edu/healthservices/).

## Am I still covered if I live off campus or I'm traveling or studying abroad?

Yes, your plan covers you wherever you are - during semester breaks and summer vacation. This is true even

if you're traveling or studying abroad. As long as you're enrolled in SHIP and you paid your premiums, you'll be covered.

### **More information about off-campus, travel and study abroad**

In addition to being covered for medical treatment and services, your plan also offers 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 to make the arrangements for you, so contact them before making arrangements on your own. If you don't contact them first, 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.

### **Does my plan still cover me after I graduate?**

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

## **Eligibility, Enrollment & Waiving**

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

All full-time Western New England University students are automatically enrolled in and billed for the SHIP. You must actively attend classes for at least the first 31 days after your policy begins. Home-study, correspondence, and online courses do not fulfill this requirement.

### **Can I enroll my eligible dependents?**

Yes, you can enroll your eligible dependent(s) by going to [www.gallagherstudent.com](http://www.gallagherstudent.com) and clicking on "Dependent Enroll".

Note: You must purchase dependent insurance for the same time period as your own coverage. It can't be for a longer or shorter period than your own. For example, if you enroll for annual coverage, you can't limit your dependent's insurance to only the spring semester unless a qualifying event occurs.

### **Qualifying events for enrolling your dependents**

You can add eligible dependent(s) 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, supporting documentation, and payment to Gallagher Student Health & Special Risk within 30 days of the event. If approved, your coverage will start on the date of the qualifying event. Requests received after 30 days will not be processed.

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

### 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 providers 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 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.

### More information about waiving coverage

- If you don't complete a decision 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.
- You should submit an online form, whether enrolling or waiving.

### 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 SHIP coverage? Before deciding what to do, compare your current health insurance plan to your SHIP 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 SHIP. Moving to SHIP 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 SHIP, 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 SHIP. 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 will 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 SHIP?**

If you waive 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.gallagerstudent.com](http://www.gallagerstudent.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 to Petition to Add if you lose coverage with your current health insurance plan. If you missed the enrollment deadline you will need to wait until the next open enrollment period.

### **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.

### **May I use one of my state's marketplace 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 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? If so, then purchasing a subsidized marketplace plan or the state's Medicaid plan may jeopardize your visa status.

### **Once I'm enrolled in the SHIP, can I cancel it? Can I get a refund?**

In some cases, you can cancel your SHIP and receive a refund.

Once you are enrolled in SHIP, you will remain enrolled for that coverage period. However, if you're enrolled in annual coverage, you may only request coverage termination (and a pro-rated premium refund) in the following situations:

1. You're entering the armed forces.
2. You're enrolled in annual coverage and you wish to cancel the spring portion of your insurance

because . . .

- a. You will be leaving school during the fall semester (or prior to the spring semester).
- b. You became eligible and enrolled in a subsidized health insurance plan through the Massachusetts Health Connector. Your coverage must begin on or before the start of the spring health insurance coverage period (not academic spring semester).
- c. You became eligible and enrolled in MassHealth (excluding MassHealth Limited, the Health Safety Net or the Children's Medical Security Plan. Your coverage must begin on or before the start of the spring health insurance coverage period (not academic spring semester).

If your situation falls under option two, you must file your request to terminate coverage with Gallagher Student Health & Special Risk no later than the last day of fall coverage.

## Plan Enhancements

### How to enhance your Student Health Insurance Plan

You can enhance your SHIP by accessing several products available exclusively from Gallagher Student Health & Special Risk. They include:

- Basix Dental Savings Program—provides an exclusive discount arrangement, which can save you 20% to 50% off the cost of dental care.
- EyeMed Vision Care Program—allows you to receive discounted services at participating EyeMed providers.

Gallagher Student Health now gives you access to 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, and stress.

To learn more about your plan enhancements, visit [www.gallagherstudent.com](http://www.gallagherstudent.com).

### What other types of insurance are available?

Personal property and renters Insurance is available to all students 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](http://www.gallagherstudent.com/property) to get a quote and enroll.

Please visit [www.gallagherstudent.com](http://www.gallagherstudent.com) for complete details about additional insurance products and how to enroll.

## Important Contact Information

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, or Verification Letters	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: <a href="http://www.gallagherstudent.com/w ne">www.gallagherstudent.com/w ne</a> , click the 'Customer Service' link
Benefits, claims, and claims payments	Blue Cross Blue Shield of Massachusetts	P.O. Box 9860630 Boston, MA 02298 Phone: 1-888-753-6615 Website: <a href="http://www.bluecrossma.com">www.bluecrossma.com</a>
In-Network providers	Blue Cross Blue Care Elect PPO	Phone: 1-800-810-BLUE (2583) Website: <a href="http://www.gallagherstudent.com/w ne">www.gallagherstudent.com/w ne</a> , click "Find a Doctor"
In-Network pharmacies	Express Scripts	Phone: 1-800-711-0917 Website: <a href="http://www.gallagherstudent.com/w ne">www.gallagherstudent.com/w ne</a> , click "Pharmacy Program"
Voluntary Dental	Dental Blue	Phone: 1-888-753-6615
Gallagher Student Health Plan Enhancements	EyeMed (Discount Vision), Basix (Dental Savings) Silvercloud (Behavioral Health)	EyeMed Phone: 1-866-839-3633 Website: <a href="http://www.enrollwiththeyemed.com">www.enrollwiththeyemed.com</a>  Basix Phone: 1-888-274-9961 Website: <a href="http://www.basixstudent.com">www.basixstudent.com</a>  Silvercloud Website: <a href="https://gsh.silvercloudhealth.com/signup/">https://gsh.silvercloudhealth.com/signup/</a>
Worldwide assistance services (medical evacuation and repatriation)	Chubb AXA	Phone: 1-866-693-6873 Email: <a href="mailto:GallagherGlobalAssistance@aig.com">GallagherGlobalAssistance@aig.com</a> Policy #:ADDN18157202
Assistance programs	Blue Care Nurse Advise Line & Health and Wellness Benefits	Phone: 1-888-247-BLUE (2583)
Telehealth services	American Well	Phone: 1-800-821-1388 Website: <a href="http://www.bluecrossma.com">www.bluecrossma.com</a>