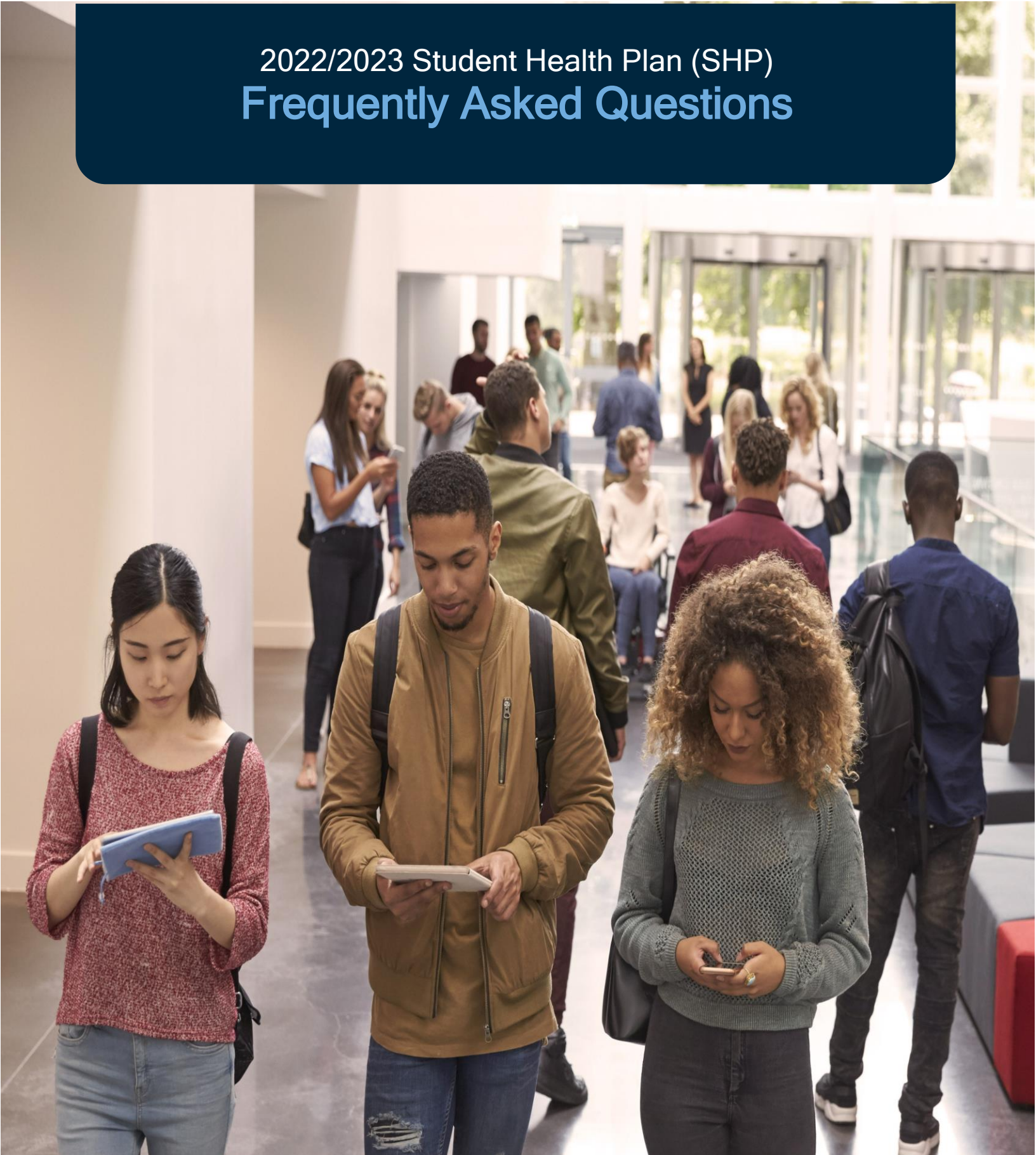




JOHNS HOPKINS  
UNIVERSITY

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



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## GETTING STARTED

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

Click on the *My Benefits and Plan Information* on the Gallagher Student Portal.

### How do I log in?

Access the Gallagher Student Portal through SIS.

## ENROLLING IN MY SHP

### Am I required to enroll in student health insurance?

All Bloomberg School of Public Health students in full-time degree programs are required to have health insurance coverage. Due to the requirements of your program, you have been enrolled in the Johns Hopkins SHP. You may also choose to enroll your dependents. If eligible to waive, please see the waiver requirements and processes under [Waiving the SHP Coverage](#) below.

### When can I enroll my dependents?

- New MPH Students matriculating on July 1 can add dependents to their SHP through July 31, 2022.
- All other students can add dependents to their SHP from August 1, 2022 to September 30, 2022.

### How do I enroll my dependents?

If your dependents were enrolled in your 2021-22 academic year student health plan, their enrollment will continue for the 2022-23 academic year automatically.

During the open enrollment period, you may click on the green button “Enroll Your Dependents in Health Insurance” or click the “Health Insurance Enrollment Form” link on the left toolbar under “Student Access” and add information about any additional dependents.

To remove any dependents from your existing coverage, complete an Enrollment Status Change Request found under the Forms and Applications link.

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

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 complete and submit an Enrollment Status Change Request found under the Forms and Applications link within 30 days of the qualifying event. 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.

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

You will remain enrolled in SHP for the entire coverage period, unless you experience a qualifying life event. For a qualifying life event, complete and submit an Enrollment Status Change Request found under the Forms and Applications link within 30 days of the qualifying event. If approved, your coverage will end on the last day of the month of the qualifying event, and any previously-billed future charges will be credited to your account. Retroactive adjustments beyond 90 days are not permitted.

## **ABOUT MY BENEFITS**

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

Your SHP 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 a percentage 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.

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.

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

Click on “My Benefits and Plan Information” to review plan materials.

## How much does my student health insurance cost?

The premiums for SHP will be billed to your SIS student account by Term.

### July Matriculating Students, SHP Coverage 7/1/2022-6/30/2023

Coverage	Summer	Term 1	Term 2	Term 3	Term 4	Total	Monthly*
Student only	\$756.00	\$756.00	\$756.00	\$1,134.00	\$1,134.00	\$4,536.00	\$378.00
Student + 1	\$1,876.00	\$1,876.00	\$1,876.00	\$2,814.00	\$2,814.00	\$11,256.00	\$938.00
Student + 2 or more	\$2,516.00	\$2,516.00	\$2,516.00	\$3,774.00	\$3,774.00	\$15,096.00	\$1,258.00

### All Other Students, SHP Coverage 9/1/2022-8/31/2023

Coverage	Term 1	Term 2	Term 3	Term 4	Summer*	Total*	Monthly*
Student only	\$756.00	\$756.00	\$1,134.00	\$1,134.00	\$756.00	\$4,536.00	\$378.00
Student + 1	\$1,876.00	\$1,876.00	\$2,814.00	\$2,814.00	\$1,876.00	\$11,256.00	\$938.00
Student + 2 or more	\$2,516.00	\$2,516.00	\$3,774.00	\$3,774.00	\$2,516.00	\$15,096.00	\$1,258.00

\*Rates subject to change July 1, 2023

## How do I find a participating SHP provider?

To locate a provider who participates in SHP, go to <https://www.ehp.org>. You can search by a specific provider’s name or enter your zip code to find providers in your neighborhood.

## How do I obtain an ID Card?

SHP will mail the insurance ID card to your local mailing address on file in SIS. To receive a replacement ID card, you can contact SHP’s customer service at 1-410-424-4450 or 1-800-261-2393; or request one online through your HealthLINK account. Please allow 7-10 business days for your ID card to arrive.

## COBRA COVERAGE

Students and their dependents enrolled in SHP that graduate or otherwise leave SHP coverage have the option to enroll in COBRA coverage within 60 days of their last coverage date, for up to 18 months of coverage. Students interested in enrolling in COBRA coverage should submit a [SEAM Online Form](#) to complete the necessary paperwork.

COBRA coverage is billed monthly to your student account:

<b>COBRA SHP Coverage</b>	<b>Monthly*</b>
<b>Student only</b>	\$388.00
<b>Student + 1</b>	\$960.00
<b>Student + 2 or more</b>	\$1,280.00

*\*Rates subject to change July 1, 2023*

You can request to end SHP COBRA coverage at the end of the current or a future month. Complete and submit an Enrollment Status Change Request found under the Forms and Applications link.

## WAIVING THE SHP COVERAGE

### Am I eligible to waive?

To be eligible to waive SHP, you must be currently enrolled in a health insurance plan that meets your school's waiver requirements. If your waiver is approved, your SHP coverage will be voided and you will be credited for any previously-billed SHP charges. Waiver requirements include active alternate coverage that provides coverage for services in Maryland.

### When Can I Request to Waive My SHP?

- New MPH Students matriculating on July 1 can request to waive their SHP enrollment through July 31, 2022.
- All other students can request to waive their SHP enrollment from August 1, 2022 to September 30, 2022.

### 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, or allocated dollar limits on these minimum essential benefits
- 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 SHP less expensive than the deductible of your private plan? The cost of being added as a dependent to your parents' or spouse's 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, your SHP enrollment will continue and you will be billed for your SHP coverage.

For more information about the ACA, visit: [hhs.gov/healthcare/about-the-aca/index.html](https://hhs.gov/healthcare/about-the-aca/index.html) and [What is the Affordable Care Act? | HHS.gov.](#)

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

1. Click on the Request a Waiver for Health Insurance button or the Health Insurance Waiver Form link on the left-hand menu.
2. Your waiver form will be populated with your demographic information.
3. Follow the instructions to complete the form.
4. Save a copy of your reference number. This number only confirms submission, not approval of your form.

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

Yes, we will audit or verify your waiver request. 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 1-2 business days.
- Once we verify your coverage, we will email you to let you know if your waiver request was approved or denied. If we deny your request, we will tell you why. We will also guide you should you wish to revise and resubmit your form and supporting documentation.

### **My waiver was approved last year and my insurance is unchanged – do I need to enter it again?**

You must request a waiver each academic year. But you don't have to re-enter the information from last year.

1. Click on the Request a Waiver for Health Insurance button or the Health Insurance Waiver Form link on the left-hand menu.
2. Follow the instructions and click on the button that asks if you want to update the form with last year's insurance information in order to auto-fill the waiver form.
3. Review your answers and submit the form.

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

Yes, if it's before your waiver/enrollment deadline date.

1. Click "View My Submitted Forms".
2. Select the form you want to edit.
3. Update the form as needed.
4. Click "Submit Edit."

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

Yes, only if it's before your waiver/enrollment deadline date.

1. Click "View My Submitted Forms".
2. Select the form you want to rescind.
3. Scroll all the way to the bottom of the form
4. Click "Rescind."

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

If you waive SHP and then lose coverage under that plan (called a qualifying life event), you may submit an Enrollment Status Change Request found under the Forms and Applications link. Qualifying events include:

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

## UNITED CONCORDIA DENTAL INSURANCE

### Am I eligible to enroll in United Concordia Dental?

All students who are eligible for the Student Health Plan are also eligible to enroll themselves and their eligible dependents in one of two dental plans provided by United Concordia.

Postdoc fellows who enroll in SHP will automatically be enrolled in a CareFirst dental plan and are not eligible to enroll in the United Concordia dental plans.

### When can I enroll?

- New MPH Students matriculating on July 1 can enroll in dental coverage through July 31, 2022.
- All other students can enroll in dental coverage from August 1, 2022 to September 30, 2022.

### How do I enroll in United Concordia Dental?

There are two plan options: the Dental PPO Concordia Access Plan and the Dental HMO Concordia Plus Plan.

If you and any dependents were enrolled in your 2021-22 academic year dental plan, your enrollment will continue for the 2022-23 academic year automatically.

During the open enrollment period, you may click on the green button “Enroll Yourself and Dependents in the Dental Plan” or click the “Dental Enrollment Form” link on the left toolbar under “Student Access”.

1. On the enrollment form, select your desired dental plan
2. Select from the drop down menu who you want to enroll:
  - Subscriber / Subscriber + 1 Dependent / Subscriber + 2 or more Dependents
  - Enter demographic information for dependent(s), if selected
3. Confirm your selection

## What is the cost to enroll in United Concordia Dental?

The annual premium for United Concordia Dental will be billed to your SIS student account.

Dental Coverage	Dental PPO 7/1/2022-6/30/2023 or 9/1/2022-8/31/2023*	Dental HMO 7/1/2022-6/30/2023 or 9/1/2022-8/31/2023*
Student only	\$159.60	\$212.76
Student + Spouse/Domestic Partner	\$279.36	\$425.64
Student + Child(ren)	\$359.28	\$425.64
Student + Spouse/Domestic Partner + Child(ren)	\$532.08	\$611.88

\*Rates subject to change July 1, 2023

Please note: The premium for Funded PhD students is paid by their program. However, there is a cost to add dependent coverage.

## How do I find a participating provider?

To locate a provider who participates in the PPO Concordia Access Plan, go to <https://www.unitedconcordia.com/find-a-dentist/#/>.

## How do I obtain an ID card for United Concordia Dental?

Visit <https://www.unitedconcordia.com/benefits/get-started> and create your personal **MyDentalBenefits** account. You can view or print your member ID card from the homepage.

You can also download the United Concordia Dental Mobile App from the Apple App Store or on Google Play. Use your **MyDentalBenefits** username and password to sign in and then click the ID card link under **My Benefits** to view your card.

## Where can I find more information about United Concordia Dental?

Click on “Other Insurance Products” to review plan materials.

## EYEMED VISION PLAN

### Am I eligible to enroll in EyeMed Vision?

All students who are eligible for the Student Health Plan are also eligible to enroll themselves and their eligible dependents in the vision plan provided by EyeMed Vision.

## When can I enroll?

- New MPH Students matriculating on July 1 can enroll in vision coverage through July 31, 2022.
- All other students can enroll in vision coverage from August 1, 2022 to September 30, 2022.

## How do I enroll?

If you and any dependents were enrolled in your 2021-22 academic year EyeMed Vision plan, your enrollment will continue for the 2022-23 academic year automatically.

During the open enrollment period, you may click on the green button “Enroll Yourself and Dependents in the Vision Plan” or click the “Vision Enrollment Form” link on the left toolbar under “Student Access”.

1. On the enrollment form, select from the drop down menu who you want to enroll:
  - Subscriber / Subscriber + 1 Dependent / Subscriber + 2 or more Dependents
  - Enter demographic information for dependent(s), if selected
2. Confirm your selection

## What is the cost to enroll in EyeMed?

The annual premium for EyeMed Vision will be billed to your SIS student account.

Vision Coverage	Annual Coverage 7/1/2022-6/30/2023 or 9/1/2022-8/31/2023
Student only	\$59.00
Student + 1	\$59.00
Student + 2 or more	\$59.00

*Please note: The premium for Funded PhD students is paid by their program. There is no additional cost to add dependent coverage.*

## How do I find a participating provider?

To locate a provider who participates in the EyeMed network, go to <https://eyemed.com/en-us>

## How do I obtain an ID card for EyeMed Vision?

EyeMed will mail you an ID card upon enrollment, but you're not required to have an ID card in order to receive services at a participating provider. Just provide your name and birth date when scheduling an appointment. You can print a card by creating an account at [eyemed.com](http://eyemed.com) or downloading the EyeMed Members App (**App** store or **Google** Play) to view a digital version. You can register using your student ID.

### **Where can I find more information about EyeMed Vision?**

Click on "Other Insurance Products" to review plan materials