



Bates College Student Health Insurance Plan

Academic Year 2021-2022

Frequently Asked Questions



2021-2022 Student Health Insurance Plan (SHIP)

Frequently Asked Questions

The following set of Frequently Asked Questions is presented in a format to facilitate the transfer of information about the student health insurance policy to students and parents.

Disclosure: This is only a brief description of coverage available under Certificate form ME SHIP CERT (2019). The Certificate will contain full details of coverage, limitations, exclusions, and termination provisions. If there are any conflicts between this document and the Certificate, the Certificate governs in all cases.

We have divided the FAQs in to three categories:

- A. Deciding Whether to Enroll in the Bates College Student Health Insurance Plan or Waive Coverage**
- B. When and How to Enroll in or Waive Coverage under the Bates College Student Health Insurance Plan**
- C. Bates College Student Health Insurance Plan (SHIP) Benefits**

SECTION A

A. Deciding Whether to Enroll in the Bates College Student Health Insurance Plan or Waive Coverage

Each year, you must decide whether to enroll in the Bates College Student Health Insurance Plan or waive coverage under that Plan if you already have comparable coverage. The following questions and answers may help you make that decision.

1. Do I have to enroll in or waive coverage under the Bates College Student Health Insurance Plan (Bates SHIP) and what are the deadlines?

Yes, all registered full-time students are required to have health insurance coverage, either through the Bates SHIP or through another individual or family plan that is considered *“comparable coverage”*.

All registered full-time students are required to complete the enrollment/waiver process for the Bates College SHIP annually. During this process, you may enroll in the Bates SHIP or waive the Plan, provided you have your own comparable coverage.

For full-time students attending Bates College this fall, the deadline for enrollment or waiver request is **August 27, 2021. If you do not enroll or request a waiver by the deadline, you will be automatically enrolled in the Plan and will be responsible for the \$1,996 premium for coverage effective August 15, 2021 through August 14, 2022.**

2. Why does Bates College require health insurance for all full-time students?

Bates College requires that all full-time students have comprehensive health insurance coverage while enrolled, including coverage for both emergency and non-emergency care, to ensure that you have coverage for local care to meet your health care needs while at college.

3. If I am a full-time international student, do I need to enroll in or waive coverage under the Bates College Student Health Insurance Plan (SHIP)?

No, if you are a full-time international student, you are automatically enrolled in the Bates College SHIP. Only those international students who are covered by an embassy-sponsored health plan, or other comparable coverage that is based in the United States, are able to ask for a special exception to waive coverage under the Bates SHIP. Travel coverage from your home country is not considered comparable coverage.

4. Can my parent complete the waiver or enrollment process for me?

No, while It is a great idea to have your parent involved in helping you decide whether to enroll in the Bates SHIP, privacy laws require that you complete the waiver or enrollment process. There are instructions on how to complete the enrollment or waiver process in **FAQ B-14**.

If you are covered as a dependent on your parent's employer group medical insurance plan, you might have limited information about the medical insurance. With parental involvement, this can be a great learning opportunity and can be an important financial decision for the household, especially if you are the last dependent covered under your parent's employer group plan.

5. If I am waiving coverage under the Bates College Student Health Insurance Plan, do I have to provide any other information about my comparable coverage?

Yes, if you are waiving coverage, you will be required to provide additional information that is important to successfully complete the process. See **FAQ B-14**. Any additional information requests, other correspondence, and confirmation will be sent to your email address Bates College has on file, which is usually your college email address.

6. What is comparable coverage?

Comparable coverage is a medical plan from a company based in the United States that provides benefits without lifetime maximums or pre-existing condition limitations. Generally, comparable coverage complies with the Affordable Care Act (the ACA, also called Obamacare) and provides equivalent or richer benefits than those provided under the Bates SHIP.

Your comparable coverage must have participating (In-Network) health care providers who are located in the geographic area where you attend school and must cover a range of services.

An HMO plan from your home state may not have providers that provide non-emergency health care services while you are in Maine and would not be considered comparable coverage. Other than a closed HMO Plan, most medical plans offered by employers based in the United States to employees and their dependents are considered comparable coverage. However, there are exceptions.

To be considered comparable coverage, the medical plan must cover:

- Ambulatory care (visits to doctors and other healthcare professionals, outpatient hospital care you get without being admitted);
- Emergency care;
- Hospitalization (such as surgery and overnight stays);
- Pregnancy, maternity, and newborn care (both before and after birth);
- Mental health and substance use disorder services, including behavioral health treatment (including counseling and psychotherapy);
- Prescription drugs (including brand-name drugs and specialty drugs);
- Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills);
- Laboratory services; and

- Preventive and wellness services and chronic disease management.

Additionally, the annual out-of-pocket limit cannot be more than \$8,550 for an individual or \$17,100 for a family.

For additional information, please go to : <https://www.bates.edu/health-services/2020/07/31/enroll-waive-process/>

What plans are not considered comparable coverage?

There are many types of plans and coverages that are not considered comparable coverage. While many of these plans provide emergency coverage worldwide, they do not cover non emergency care while you are outside of their service area. Below are examples of plan that are not considered comparable coverage:

- Travel insurance plans;
- Those health plans that only cover specific occurrences, such as accidents or certain sicknesses;
- Those that only provide emergency services (such as your home state's HMO's without providers in Maine);
- Out-of-state Medicaid plans (an exception applies if you are studying remotely in your home state);
- International plans (includes travel coverage from your home country);
- Health care sharing plans (Examples: Zion Health, One Share Health, Christian Healthcare Ministries);
- Plans from insurance companies not located within the United States; and
- Prescription discount plans (this is not insurance).

7. If I submit an online waiver request of the Bates SHIP because I have comparable coverage, will the request be verified and how long will that take?

Yes, Wellfleet verifies comparable coverage for all requests to waive coverage under the Bates SHIP. You will be asked to complete a brief set of questions and to submit your identification number for your comparable medical plan. After you furnish this information, it takes a few days to verify coverage and you will be notified by email during each step of the process by Wellfleet. See **FAQ B-12**.

8. If I have comparable coverage under another medical plan, what should I consider in deciding whether to enroll in the Bates College Student Health Insurance Plan?

We strongly suggest that you compare your current medical coverage to the coverage provided by the Bates SHIP. Information that will help you compare your current plan and the Bates SHIP includes the Summary of Benefits and Coverage and/or the Schedule of Benefits for both plans. These documents list services covered and out-of-pocket-costs, such as any deductibles, copays, coinsurance, and your maximum out of pocket costs. You may find your current plan's out-of-pocket costs are higher than

what you would pay if you were insured by the Bates SHIP. The Bates SHIP does not require you to meet an annual deductible before paying benefits – most employer-based health plans do have a deductible.

You also may want to consider the premium cost of your current coverage and the cost of the Bates SHIP, which is **\$1,996** for coverage from **August 15, 2021 through August 14, 2022**. Student Health Insurance Plans tend to be some of the lowest cost health plans available. It may be financially beneficial for you and your family if you enroll in the Bates SHIP.

You can also think about your expected health care needs. Considerations may include whether you regularly visit physicians or counselors, regularly fill prescriptions, or need other health care.

9. What impact has the Affordable Care Act (otherwise known as the ACA or Obamacare) had on Student Health Insurance Plans?

The ACA significantly changed Student Health Insurance Plans. While coverage for a comprehensive set of services was always available through SHIPs, there were usually dollar limits placed on the coverage. ***Since the ACA applies to your Student Health Insurance Plan, there are no lifetime or annual dollar maximums that apply and coverage is comprehensive with benefits for at least ten essential health services, with no exclusions for pre-existing conditions.*** Enrolling in the Bates College Student Health Insurance Plan satisfies both federal and state requirements that you have health insurance.

10. My home state's Health Insurance Marketplace provides individual health plans. Can they be used as comparable coverage to waive coverage under the Bates SHIP?

Yes, if they cover you while you are at college. Each state's Health Insurance Marketplace provides access to ACA-compliant health insurance, so you may be able to use this insurance as comparable coverage and waive the Bates SHIP. **However**, if your Marketplace insurance plan is designed to be used in the state in which it was purchased (e.g., the healthcare network of providers does not extend to your location while you are at school and only emergency care would be covered), it **cannot** be used as comparable coverage entitling you to waive coverage under the Bates SHIP.

Even if your Marketplace insurance plan would entitle you to waive, the plan's out-of-pocket cost shares and premium costs may be higher than the those under the Bates SHIP. ***Please closely review all plan characteristics before you make your medical insurance decision.***

SECTION B

B. When and How to Enroll in or Waive Coverage under the Bates College Student Health Insurance Plan

Once you have decided to either enroll in or waive coverage under the Bates College Student Health Insurance Plan, the following Questions and Answers describe when and how you enroll in or waive coverage and may help you complete that process.

Disclosure: This is only a brief description of coverage available under Certificate form ME SHIP CERT (2019). The Certificate will contain full details of coverage, limitations, exclusions, and termination provisions. If there are any conflicts between this document and the Certificate, the Certificate governs in all cases.

11. If I enrolled in or waived coverage last year, do I have to do it again this year?

Yes, you need to enroll in or waive coverage each year that you are eligible as a full-time Bates College student.

12. When and how do I enroll in or waive coverage this year?

If you are a fall 2021 full-time student, your enrollment or waiver deadline is: August 27, 2021

For new spring or transfer students, your enrollment or waiver deadline is: January 31, 2022

You will be notified of your eligibility to enroll in or waive coverage under the Bates College Student Health Insurance Plan (Bates SHIP) each year during the late spring or summer (or in December if you are a new spring or transfer student).

To Enroll in the Bates SHIP

To enroll in the Bates SHIP, the first step is to go to the ***Garnet Gateway*** and click on ***Student Health Insurance Plan (SHIP)*** under the ***To-Do-List***

You can proceed to the “Enroll” function and follow the prompts. Once complete, you will receive an immediate confirmation of your enrollment.

To Waive Coverage under the Bates College Student Health Insurance Plan

If you do not want to enroll in the Bates SHIP and you want to waive coverage, you need:

- A copy of the front and back of your current health insurance identification (ID) card, and
- A copy of your Summary of Benefits and Coverage or Schedule of benefits.

You will need to complete:

- Your insurance member ID number,
- Subscriber name,
- Insurance company name, address, and phone number, and
- The coverage period dates of your plan.

If you upload an electronic copy of the front and back of your ID card, we can verify your coverage and whether it is comparable coverage more quickly.

To Waive the Bates SHIP

To waive coverage under the Bates SHIP, the first step is to go to the ***Garnet Gateway*** and click on ***Student Health Insurance Plan (SHIP)*** under the ***To-Do-List***

You can proceed to the “Waive with other insurance” function. You will be asked to enter your current insurance information and to upload a copy of the front and back of your insurance card. Once complete, you will receive an immediate response that your waiver is “Pending”. When the information is verified, you will receive an email letting you know if your waiver request was approved or declined. If your waiver request is approved, the email will tell you that and give you a confirmation number. If your waiver request was declined, the email will tell you the reason it was declined. Sometimes a waiver is declined because the information could not be verified - in this case, the email will give you instructions on what to do. If you have questions about your waiver request, please contact **Wellfleet at (877)657-5030, TTY:711**

13. If my comparable coverage changes or terminates after the waiver period what do I do?

If your comparable coverage changes or you lose your coverage after waiving, you should notify Bates College Health Services within 30 days. Click here for their contact information:

<https://www.bates.edu/health-services/> . Health Services will be able to update your records at the college and also help you with the next steps if you need to purchase the Bates College SHIP. – please see **FAQ B-16**

14. If I enroll in the Bates SHIP, can I cancel my coverage later and get a refund?

Once you are enrolled for the year, if it is after the enrollment/waiver deadline, you remain enrolled in the Bates SHIP until the last day of the coverage period – **August 14, 2022**. You have no option to terminate coverage, unless you enter the armed forces. In that case, we will refund a pro-rated share of the paid premium.

15. If I change my mind and want to enroll instead of waive, or waive instead of enroll what do I do?

If it is before the enrollment/waiver deadline, you can contact **Wellfleet at (877) 657-5030, TTY: 711** and let them know you want to change your decision on the Bates SHIP. A Wellfleet representative can guide you through the steps.

If it is after the enrollment/waiver deadline, you cannot waive after enrolling in the Bates SHIP, unless you enter the armed forces. You may be able to enroll if you have had a qualifying event – please see **FAQ B-16**.

16. Can I enroll in the Bates SHIP if I waived previously, but then lost comparable coverage after the enrollment/waiver period closed?

Yes, you may be able to enroll. This is called a **special enrollment period** and it is only allowed in certain circumstances. You must have lost your comparable coverage due to a **qualifying event**. Qualifying events include involuntary loss of coverage from a comparable health insurance plan for reasons such as:

- Reaching the age limit of another health insurance plan,
- Loss of health insurance through due to a job loss/change.

You can enroll within 30 days of the loss of coverage. When enrolling in the Bates SHIP, you must submit to Wellfleet a letter from the carrier showing your dates of coverage (including the end date).

17. If I have dependents, is coverage under the Bates College Student Health Insurance Plan available for my family?

Yes, coverage is available for your dependents, such as your spouse, domestic partner or your children. Dependent enrollment is completed online via your Online Account with the insurance plan. Your dependents must be enrolled for the same coverage period as yourself.

SECTION C

C. Bates College Student Health Insurance Plan (SHIP) Benefits

If you have decided to enroll in the Bates College Student Health Insurance Plan, the following Questions and Answers may provide helpful information about your coverage and how you can use it.

Disclosure: This is only a brief description of coverage available under Certificate form ME SHIP CERT (2019). The Certificate will contain full details of coverage, limitations, exclusions, and termination provisions. If there are any conflicts between this document and the Certificate, the Certificate governs in all cases.

18. What benefits does my Bates College Student Health Insurance Plan (Bates SHIP) provide?

Your Plan coverage is fully compliant with the Affordable Care Act (ACA) and all other federal and state requirements. It pays for a variety of medical services, including:

- Preventive care services **at no cost** when you use In-Network providers including routine physicals and examinations, screenings, GYN examinations, prescription drugs and most immunizations;
- Hospital room and board and care;
- Inpatient and outpatient procedures and surgeries;
- Doctor and other health care professional office visits;
- Labs services, x-rays and imaging tests;
- Inpatient and outpatient mental and substance use disorder services;
- Ambulance transportation;
- Emergency care and urgent care;
- Prescription drugs;
- Home healthcare;
- Rehabilitation and habilitation services;
- Maternity and childbirth services; and
- Chemotherapy and radiation treatments,

For services that are not preventive, your Plan pays for 90% of your eligible medical expenses when you receive care from In-Network providers - this is the advantage to using In-Network providers. When you use Out-of-Network providers, your Plan pays for 70% of your eligible medical expenses which means your out-of-pocket costs are more. Each plan year, your out-of-pocket costs are limited to **\$6,350 for In-Network** care.

For prescription drugs from **In-Network** pharmacies, you pay:

- \$0 for preventive care medications at In-Network Pharmacies;
- \$0 for Zero Cost Generic medications at In-Network Pharmacies;
- \$10 copay for a 30-day supply of Tier-1 (Generic) drugs;
- \$20 copay for a 30-day supply of a Tier-2 (Preferred Brand) drugs,
- \$30 copay for a 30-day supply of a Tier-3 (Non-Preferred) drugs; and
- \$30 copay for a 30-day supply of Specialty drugs.

Note: in some cases, your doctor must get prior authorization from the insurance company before a drug will be covered under your Plan. You can see which drugs require preapproval by visiting <http://wellfleetrx.com/students/formularies/>

19. How do I see if my doctor, hospital, therapist, or other medical provider is In-Network?

Please visit this link to search for your providers or call toll free **877-657-5030**.

<https://hcpdirectory.cigna.com/web/public/consumer/directory/search>

20. How do I see if my pharmacy is in the network?

Click on this link: <https://wellfleetrx.com/students/pharmacy-network/> and select **BIN 003858: Wellfleet Rx/ESI listing**.

21. Am I still covered under the Plan during breaks and vacations?

Yes, your plan is effective from **August 15, 2021 through August 14, 2022**.

22. What if I am living off-campus, traveling, or studying outside the United States?

Your Plan provides access to a worldwide coverage and a comprehensive program that will arrange emergency medical and travel assistance services, repatriation services and other services when you are traveling.

For general inquiries regarding the travel access assistance services coverage, please call **Wellfleet** at **(877) 657-5030, TTY 711**.

If you are traveling and need assistance in North America, call the **Assistance Center** toll-free at: **(877) 305-1966** or if you are in a foreign country, call collect at: **(715) 295-9311**.

When you call, please provide your name, school name, the group number shown on your ID card, and a description of your situation. If the condition is an emergency, go immediately to the nearest physician or hospital without delay and then contact the 24- hour Assistance Center.

23. Do I need a referral from Bates College's Student Health or Counseling Services to see an off-campus healthcare provider?

No, you don't need a referral. Still, if it is not an emergency, you may decide to seek care or advice first from Bates College Health Services. Staff at the Health Services can connect you with valuable on-campus services or to providers in local care delivery system off campus. For more information, visit Bates College's Health Services website at: <https://www.bates.edu/health-services/>

24. I expect to graduate this year. Does my Student Health Insurance Plan cover me after I graduate?

Yes, you will be covered under your Plan until the end of the policy period for which you are enrolled and have paid your premium. If you enrolled effective **August 15, 2021** and paid for annual coverage and you graduate in the spring, you will be covered until the end of the policy year, which is **August 14, 2022**.

25. How do I get an ID card for my Student Health Insurance Plan?

You can log into your online account at Garnet Gateway, go to the Information Menu and then choose Student Life Menu, then select Student Health Insurance and that will take you to Wellfleet where you can log-in to your online health insurance account. Under the tab labeled **Student Options**, see the title **Account Options**. Then you can either chose to **"Print ID card"**, **"Email ID card"** or request a hard copy card to be mailed to you under **"Request Replacement ID card"**. Another good way to have your ID card readily available is to save it to your Smartphone or in your Apple Wallet. To do this, select the **"Email ID card"** option, then save the card to your device.

26. What if I need more information about my Student Health Insurance Plan?

You can go to <https://www.studentinsurance.com/Client/800> or www.crossagency.com/bates

27. Are there any changes to the Plan for the 2021-2022 Policy Year?

No, there have been no benefit plan changes for 2021-2022.

28. How much does the Plan cost?

	Annual Cost for August 15, 2021 – August 14, 2022	Cost for January 1, 2021 – August 14, 2022
Student*	\$1,996	\$1,236

*The above plan costs include an administrative service fee.

