

**St Joseph's College of Maine
Student Health Insurance Plan
Academic Year 2021-2022**

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 student and parents.

We have divided the FAQs in to three categories.

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

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2021-2022 Student Health Insurance Plan (SHIP)

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Section A

A. Deciding Whether to Enroll in the Saint Joseph's College Student Health Insurance Plan or Waive Coverage

Each year, you must decide whether to enroll in the Saint Joseph's 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 Saint Joseph's College Student Health Insurance Plan (SJC SHIP) and what are the deadlines?

Yes, all registered full-time students are required to have health insurance coverage, either through the SJC 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 SJC's SHIP annually. During this process, you may enroll in the SJC SHIP or waive the Plan, provided that you have your own comparable coverage.

For full-time students attending SJC this fall, the deadline for enrollment or waiver request is **August 1, 2021**. ***If you do not enroll or complete a waiver by the deadline, you will be automatically enrolled in the Plan and will be responsible for the \$1,800 premium for coverage effective August 1, 2021 through July 31, 2022.***

2. Am I considered a full-time student?

If you are registered and taking nine (9) or more credits at Saint Joseph's College, you are considered a full-time student who must either enroll in the Student Health Insurance Plan or waive coverage.

3. Why does SJC require health insurance for all full-time students?

SJC 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.

4. If I am a full-time international student, do I need to enroll in or waive coverage under the Saint Joseph's College Student Health Insurance Plan (SJC SHIP)?

Yes, if you are a full-time international student, you are required to complete the enrollment/waiver process. The vast majority of international students will need to enroll in the SJC 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 waive coverage under the SJC SHIP.

5. 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 SJC 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.

6. If I am waiving coverage under the SJC 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 SJC has on file, which is usually your college email address.

7. 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 SJC 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.

8. 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 policy);
- 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).

9. If I submit an online waiver request of the SJC Student Health Insurance Plan because I have comparable coverage, will the request be verified and how long will that take?

Yes, submitted insurance information for all requests to waive coverage under the SJC SHIP are verified. 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, you will be notified by email if your waiver is approved or declined. See **FAQ B-14**.

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

We strongly suggest that you compare your current medical coverage to the coverage provided by the SJC SHIP. Information that will help you compare your current plan and the SJC 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 SJC SHIP. The SJC SHIP has only a \$100 annual deductible, and that won't apply to your doctor's office visit, urgent care visit, or mental health office visit categories of care – most employer-based health plans have a much higher deductible.

You also may want to consider the premium cost of your current coverage and the cost of the SJC SHIP, which is **\$1,800** for coverage from **August 1, 2021 through July 31, 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 SJC 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.

11. 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 Saint Joseph's College Student Health Insurance Plan satisfies both federal and state requirements that you have health insurance.

12. My home state's Health Insurance Marketplace provides individual health plans. Can they be used as comparable coverage to waive coverage under the SJC 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 SJC 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 SJC 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 SJC 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 Saint Joseph's College Student Health Insurance Plan (SJC SHIP)

Once you have decided to either enroll in or waive coverage under the Saint Joseph's 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.

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13. 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 Saint Joseph's College student.

14. 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 1, 2021

For new spring or transfer students, your enrollment or waiver deadline is: January 1, 2022

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

To Enroll in or Waive the SJC SHIP

To enroll in or waive the SJC SHIP, the first step is to "Log In" to your student portal (Campus Cafe')

- Username/Password is the same as your email. Contact IT (207-893-7851) for assistance
- Click -My Info
- Click – Web Services
- Click – Health Insurance Acceptance/Waiver

- Follow the instructions to complete the waiver or enrollment form. It is mandatory a copy of the front and back of your insurance card be mailed or emailed to the Health and Wellness Center: 278 Whites Bridge Rd., Standish, ME 04084 or by email: healthcenter@sjcme.edu
- FAXES WILL NOT BE ACCEPTED

The health insurance waiver must be completed prior to arriving on campus and no later than August 1, 2021 and for New Spring Students, the waiver deadline is January 1, 2022.

15. If I enroll in the SJC 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 SJC SHIP until the last day of the coverage period - July 31, 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.

16. 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 Saint Joseph's College student billing office and let them know you want to change your decision on the SJC SHIP. A college representative can guide you through the steps.

If it is after the enrollment/waiver deadline, you cannot waive after enrolling in the SJC SHIP, unless you enter the armed forces. You may be able to enroll if you have had a qualifying event – please see **FAQ B-17**.

17. Can I enroll in the SJC 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 SJC SHIP, you must submit to Wellfleet a letter from the carrier showing your dates of coverage (including the end date).

18. If I have dependents, is coverage under the SJC Student Health Insurance Plan available for my family?

No, at this time, coverage is not available for your dependents, such as your spouse, domestic partner or your children.

Section C

C. Saint Joseph's College Student Health Insurance Plan (SJC SHIP) Benefits

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

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19. What benefits does my Saint Joseph's College Student Health Insurance Plan (SJC 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 health 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 80% of your eligible medical expenses, after the \$100 deductible is satisfied, 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 60% of your eligible medical expenses after the \$100 deductible is satisfied, which means your out-of-pocket costs are more. Each plan year, your out-of-pocket costs are limited to **\$7,900 for In-Network** care and **\$15,800 for Out-of-Network** care, including prescription drugs.

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;
- \$15 copay for a 30-day supply of Tier-1 (Generic) drugs;
- \$45 copay for a 30-day supply of a Tier-2 (Preferred Brand) drugs,
- \$75 copay for a 30-day supply of a Tier-3 (Non-Preferred) drugs; and
- \$75 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/>

20. 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>

21. 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**.

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

Yes, your plan is effective from **August 1, 2021 through July 31, 2022**.

23. 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.

24. Do I need a referral from Saint Joseph's College's Health and Wellness Center 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 SJC's Counseling and Wellness. Staff can connect you with valuable on-campus services or to providers in local care delivery system off campus. For more information, visit SJC's Health & Wellness Center webpage at: <https://www.sjcme.edu/life-and-community/health-wellness/health-center/>

25. 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 1, 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 **July 31, 2022**.

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

You can log into your online account at

<https://www.studentinsurance.com/MyAccount/Account/Index/1526>. If you haven't Created your Account yet, you will need to do that first, and then Log in, you are given both options to either Create or Log in. Once you are logged in 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.

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

You can go to <https://www.studentinsurance.com/Client/1526> or www.crossagency.com/SJC

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

Yes, the following changes will apply for the 21-22 plan year:



- **Deductible reduced to \$100 per policy year for each in-network and out-of-network**
- **Office visit benefit will be \$30 copay then the plan pays 100% of the Negotiated Charge for In-Network providers, (\$100 deductible waived)**
- **Office visit benefit for Out-of-Network providers, the plan will pay 80% of the Usual & Customary Charge, (\$100 deductible applies until satisfied for the plan year)**
- **Mental Health office visit benefit will be \$30 copay then the plan pays 100% of the Negotiated Charge for In-Network providers, (\$100 deductible waived)**
- **Mental Health Office visit benefit for Out-of-Network providers, the plan will pay 80% of the Usual & Customary Charge, (\$100 deductible applies until satisfied for the plan year)**
- **Urgent Care benefit will be \$30 copay then the plan pays 100% of the Negotiated Charge for In-Network providers, (\$100 deductible waived)**
- **Urgent Care benefit for Out-of-Network providers, the plan will pay 80% of the Usual & Customary Charge, (\$100 deductible applies until satisfied for the plan year)**

29. How much does the Plan cost?

Plan Costs for Students		
	Annual	Spring/Summer (New Students Only)
Student*	\$1,800	\$1,040

*The above plan costs include an administrative service fee.

Where to Find Help

For Questions About:	Please Contact:
<p>Servicing Agent</p> 	<p>Cross Benefit Solutions 150 Mill Street, Suite 4 Lewiston, ME 04240 800-537-6444 www.crossagency.com/sjc</p>
<p>Enrollment Insurance Benefits Claims Processing ID Cards Preferred Provider Listings</p>	<p>Wellfleet Group, LLC PO Box 15369 Springfield, Massachusetts 01115-5369 (877) 657-5030, TTY 711 www.wellfleetstudent.com</p>
<p>Preferred PPO Provider Listings</p> 	<p>Wellfleet Student www.wellfleetstudent.com or www.cigna.com</p> <p>Send Cigna claims to: CIGNA PO Box 188061 Chattanooga, TN 37422 – 8061 Electronic Payor ID: 62308</p>
<p>Prescription Drug Provider</p>	<p>For information about the Wellfleet Rx/ESI Prescription Drug Program, please visit www.wellfleetstudent.com</p> <p>Your plan includes Wellfleet Rx – offering over 40 generics at a \$0 copay. Please ask your health care provider to review our formulary to see if these medications are right for you. Click here http://wellfleetrx.com/students/formularies/ for more information.</p>
<p>Pediatric Dental and Vision Benefits Accidental Injury Dental Benefit</p>	<p>Note: This plan includes Pediatric Dental and Vision Benefits for Insured Persons to the end of the month in which they turn age 19, and Accidental Injury Dental Treatment for Insured Persons over age 18. This plan does not include dental insurance for Insured Persons after the month they turn 19. This plan does not include Vision Benefits for Insured Persons after the month they turn 19.</p>