



# **College of the Atlantic Insurance Plan Academic Year 2023-2024**

## ***Frequently Asked Questions***



# 2023-2024 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.*

*We have divided the FAQs in to three categories.*

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

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## 2023-2024 Student Health Insurance Plan (SHIP)

### Frequently Asked Questions

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### Section A

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

*Each year, you must decide whether to enroll in the College of the Atlantic 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 COA Student Health Insurance Plan (COA SHIP) and what are the deadlines?**

**Yes**, all registered students, including those enrolled in the Senior Project, taking 2 or more credits are required to have health insurance either through the COA SHIP or through another individual or family plan that is considered “comparable coverage”.

All registered students taking 2 or more credits, including those enrolled in the Senior Project are required to complete the enrollment/waiver process for COA’s SHIP annually. During this process, you may enroll in the COA SHIP or waive the Plan, provided that you have your own comparable coverage.

For students attending COA this fall, the deadline for enrollment or waiver request is **August 15, 2023**. ***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 \$2,873 premium for coverage effective August 15, 2023 through August 14, 2024.***

**2. Why does COA require health insurance for students taking 2 or more credits (including those enrolled in the Senior Project)?**

COA requires that students taking 2 or more credits and those enrolled in the Senior Project to 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 registered international student enrolled in 2 or more credits, and/or the Senior Project, do I need to enroll in or waive coverage under the College of the Atlantic Student Health Insurance Plan (COA SHIP)?**

**Yes**, if you are a registered international student enrolled in 2 or more credits and/or the Senior Project, you are required to complete the enrollment/waiver process. The vast majority of international students will need to enroll in the COA 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 COA SHIP.

**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 COA 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-13**.

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 COA 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-13**. Any additional information requests, other correspondence, and confirmation will be sent to your email address COA 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 COA 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 \$9,100 for an individual or \$18,200 for a family.

#### **7. 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).

**8. If I submit an online waiver request of the COA Student Health Insurance Plan 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 COA 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-13**.

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

We strongly suggest that you compare your current medical coverage to the coverage provided by the COA SHIP. Information that will help you compare your current plan and the COA 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 COA SHIP. The COA 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 COA SHIP, which is **\$2,873** for coverage from **August 15, 2023 through August 14, 2024**. 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 COA 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.

**10. 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 College of the Atlantic Student Health Insurance Plan satisfies both federal and state requirements that you have health insurance.

**11. My home state's Health Insurance Marketplace provides individual health plans. Can they be used as comparable coverage to waive coverage under the COA 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 COA 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 COA 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 COA 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 College of the Atlantic Student Health Insurance Plan (COA SHIP)

*Once you have decided to either enroll in or waive coverage under the College of the Atlantic 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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**12. 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 student enrolled in 2 or more credits, and/or the Senior Project at College of the Atlantic.

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

***If you are a fall 2023 student enrolled in 2 or more credits and/or the Senior Project, your enrollment or waiver deadline is: August 15, 2023***

***For new winter students, your enrollment or waiver deadline is: January 15, 2024***

***For new spring or transfer students, your enrollment or waiver deadline is: April 8, 2024***

You will be notified of your eligibility to enroll in or waive coverage under the College of the Atlantic Student Health Insurance Plan (COA 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 COA SHIP**

***To enroll in the COA SHIP***, the first step is to "Log In" at the below link:

***Returning Students:*** Go straight to the Log In on the left side of the page.

**New Students:** On the right side of the Log In page, click on the bar “Create a New Account”. From there, follow the prompts to Create the Account. Then Log in.

<https://www.studentinsurance.com/MyAccount/Account/Index/1490>

If you have any issues with either Creating an Account or Logging In, please contact **Wellfleet** at **(877)657-5030, TTY: 711**

Once you have Logged In, 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 College of the Atlantic Student Health Insurance Plan**

If you do not want to enroll in the COA 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.

You will need to answer:

- Does your current insurance meet or exceed the coverage provided by the College of the Atlantic student health insurance policy? **Yes or No**
- Does your current insurance policy provide comprehensive coverage when outside of the state in which the policy was purchased? (Some plans including Medicaid only provide benefits for Emergency care) **Yes or No**

***Please upload an electronic copy of the front and back of your ID card, so we can verify your coverage more quickly.***

### **To Waive the COA SHIP**

***To waive coverage under the COA SHIP***, the first step is to “Log In” at the below link:

***Returning Students:*** Go straight to the Log In on the left side of the page.

***New Students:*** On the right side of the Log In page, click on the bar “Create a New Account”. From there, follow the prompts to Create the Account. Then Log in.

<https://www.studentinsurance.com/MyAccount/Account/Index/1490>



If you have any issues with either Creating an Account or Logging In, please contact **Wellfleet** at **(877)657-5030, TTY: 711**

Once you have Logged In, you can proceed to the “Waive with other insurance” function. You will be asked to enter your current insurance information and answer two questions about your insurance plan. 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 think you answered a question incorrectly and you are entitled to waive the COA SHIP or you have other questions about your waiver request, please contact **Wellfleet** at **(877)657-5030, TTY:711**

**14. If I enroll in the COA 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 COA SHIP until the last day of the coverage period - August 14, 2024. 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 COA 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 COA 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**.

**16. Can I enroll in the COA 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 COA 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 COA 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. College of the Atlantic Student Health Insurance Plan (COA SHIP) Benefits

*If you have decided to enroll in the College of the Atlantic 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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**18. What benefits does my College of the Atlantic Student Health Insurance Plan (COA 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 the Negotiated Charge 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 the Usual and Customary Charge 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/>

### 19. What is a deductible and how does it work with the College of the Atlantic SHIP?

A deductible is an amount of money the insured person pays out of their pocket when they incur covered medical expenses. The deductible with the College of the Atlantic Student Health Insurance Plan is \$100 per **policy year (August 15, 2023 – August 14, 2024)**. The deductible amount is subtracted from the payment(s) the insurance company makes to your medical provider(s). Your medical provider will then send a medical bill to you for the deductible amount plus any other unpaid balance due. Once the full \$100 has been “deducted” from the payment(s) to your medical provider(s), it is considered satisfied for the policy year and won’t be applied again for the remainder of the policy year. The \$100 deductible only has to be satisfied once for the policy year. The COA SHIP has a \$100 deductible for both the In-Network benefits and the Out-of-Network benefits. If you use both In-Network and Out-of-Network services, then the \$100 deductible would need to be satisfied for both level of benefits.

### 20. What is a copay and how does it work with the College of the Atlantic SHIP?

A copay is an amount of money the insured person pays out of their pocket to the medical provider’s office usually at the time of the appointment. The copay with the College of the Atlantic Student Health Insurance plan is \$30 and applies each time to the charge for an *In-Network* outpatient office visit for physical or mental health. A \$30 copay will also apply to the office visit portion for each **In-Network** Urgent Care Center visit. If you are using an **In-Network** physician, mental health provider, or Urgent Care Center, the \$30 is all you will pay for the visit charge and the Deductible (**please see FAQ-C19**) will not apply. If you are using an **Out-of-Network** physician, mental health provider, or Urgent Care Center, the insurance plan will process the charges at 80% of the Usual and Customary Charge, and the \$100 deductible will be applied if not already satisfied. For Out-of-Network services, you will pay the \$100 deductible if not already satisfied, plus all the remaining balance after the insurance carrier has paid the 80% of the Usual and Customary Charge. **Note:** *If during the office visit you receive additional medical services, such as lab work, x-rays, or surgery, those additional services fall under a different category of benefit and will be subject to the deductible (if it isn’t already satisfied), and the co-insurance of 80% for In-Network providers or 60% for Out-of-Network providers.*

**21. 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>

**22. 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**.

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

**Yes**, your plan is effective from **August 15, 2023 through August 14, 2024**.

**24. 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.

**25. Do I need a referral from College of the Atlantic'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 COA'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 COA's Health & Wellness webpage at: <https://www.coa.edu/health-wellness/>

**26. 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, 2023** 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, 2024**.

**27. 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/1490>. 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.

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

You can go to <https://www.studentinsurance.com/Client/1490> or [www.crossagency.com/health/coa/2023-2024/](http://www.crossagency.com/health/coa/2023-2024/)

## 29. Are there any changes to the Plan for the 2023-2024 Policy Year?

**Yes, there are changes for the 23-24 plan year:**

- Sickness Dental Expense Benefit and Treatment for Temporomandibular Joint (TMJ) Disorder Benefit will be added to the plan. The coinsurance will apply.
- Outpatient Mental Health will no longer require Prior Authorization except for Outpatient Surgery
- Where permitted by state, a Copayment Assistance Program will apply to certain Specialty Prescription Drugs that adjudicate at 30% coinsurance. Copayment Assistance dollars paid by the drug manufacturer for covered Specialty Prescription Drugs will not be applied towards member accumulators
- For Rehabilitation/Habilitation and Chiropractic Care, the pre-certification requirements will be removed
- For the Acupuncture benefit, the pre-certification requirements will be removed and a 30 visit limit will be applied.
- Physical Therapy, Occupational Therapy, and Speech Therapy will each be limited to 30 visits per year (combined rehabilitation and habilitation)
- A 40 visit limit will be applied for the Chiropractic Care Benefit
- An age limit will no longer apply for the Accidental Injury Dental Treatment benefit

## 30. How much does the Plan cost?

Cost and Periods of Coverage			
	Annual 8/15/23-8/14/24	Winter (New Students) 1/1/24-8/14/24	Spring (New Students) 3/28/24 – 8/14/24
Student	\$2,873	\$1,782	\$1,099
The above rates include and administrative fee.			

## Important Contact Information & Resources



### Contact Us

Wellfleet Group, LLC  
PO Box 15369  
Springfield, Massachusetts 01115-5369  
(877) 657-5030, TTY 711  
[www.wellfleetstudent.com](http://www.wellfleetstudent.com)



Cross Insurance  
150 Mill Street, Suite 4  
Lewiston, ME 04240  
800-537-6444  
[www.crossagency.com/college-health/coa-2023-2024](http://www.crossagency.com/college-health/coa-2023-2024)



### PPO Network



Cigna  
[www.mycigna.com](http://www.mycigna.com)



### Pharmacy Benefits Manager

For information about the Wellfleet Rx/ESI Prescription Drug Program, please visit [www.wellfleetstudent.com](http://www.wellfleetstudent.com).

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.

## Plan Administration

### Enrollment, Eligibility, & Waivers

Wellfleet Group, LLC  
PO Box 15369  
Springfield, Massachusetts 01115-5369  
(877) 657-5030, TTY 711  
[www.wellfleetstudent.com](http://www.wellfleetstudent.com)

### Benefits, Claim Status, & ID Cards

Wellfleet Group, LLC PO Box 15369  
Springfield, Massachusetts 01115-5369  
(877) 657-5030, TTY 711  
[www.wellfleetstudent.com](http://www.wellfleetstudent.com)  
Monday–Thursday, 8:30 a.m. to 7:00 p.m.  
Eastern Time  
Friday, 8:30 a.m. to 5:00 p.m.  
Eastern Time

### Claims

Cigna PPO  
PO Box 188061  
Chattanooga, Tennessee 37422-8061

### Member Pharmacy Help

(877) 640-7940



For further information about your plan please use the QR code below.

