FAST FACTS: Student Insurance

There are a few important things to remember when purchasing the school sponsored health insurance.

• Online enrollment or waiver is the most efficient method of taking care of your response. MAKE SURE TO PRINT YOUR CONFIRMATION PAGE AND SAVE FOR YOUR RECORDS.

• The enrollment/waiver process is an annual process completed every fall semester you attend school. Students entering during spring or summer terms will complete the process during their first term and then again the following fall.

• Check the enclosed policy document for the “term of insurance”. In most cases, this will be a one-year term of insurance with no cancellations.

• Check your student email account regularly as communications about the student health insurance program, updates and reminders are sent via email.

• The school-sponsored plan provides coverage while you are at school AND while you are home on break and anywhere in the world.

• Spouse and dependent coverages are available at an additional cost.

• Finding an in-network provider is key to maximizing the benefits under any health insurance plan. If you purchase the school-sponsored plan or waive with personal insurance, investigate your in-network provider options to make your health insurance benefits go further. See page 2 for more information.

Asking the Right Questions and Making the Decision

Right about now you are thinking “Hey, I have my own insurance, I don’t need the school plan.” Are you sure? Have you asked your current health insurance company the right questions? What questions should you ask? Here is a great place to start.

• Is there an age limit on coverage for full-time college students? What if you go part-time or leave college?

• Are there in-network medical providers near your school? Are there penalties for being out of network? Using network providers can increase the dollar amounts that your carrier will pay for services and could decrease your out-of-pocket expense.

• If you plan to study abroad, is there coverage for you while outside the United States?

These are all things you need to know to make sure you are making the best decision regarding your health insurance coverage. The school-sponsored plan(s) has no pre-existing condition limitations, has coverage for mental health and prescription drugs, as well as reimbursement coverage world-wide. Most school plans offer discounts for utilizing an in-network provider, but also offer out-of-network benefits.

If your insurance company has provided satisfactory answers to these questions and you feel you have adequate coverage, then you should waive participation in the school-sponsored plan.

Athlete? International Student? Studying Abroad?

Please see Special Concerns on page 2

Who is Hulse/QM®?

Your school has contracted with Hulse/QM® to administer their student health insurance policy. We function as the school’s satellite office of student insurance.

The Healthcare Advocates at Hulse/QM® are your resource for questions about the school-sponsored insurance policy. We provide information that will help you determine your best option, and collect all enrollments or waivers on behalf of the school.

When you purchase the sponsored plan, you have access to our Healthcare Advocates as a resource for understanding your medical benefits and finding providers. We assist in making claim submissions, and reviewing medical bills to ensure benefits have been paid appropriately.

Hulse/QM® is not an agent of an insurance company and collects no commission from the school-sponsored student insurance program.
International Students

We are so glad you are joining us in the United States for your higher education. Please review the enclosed letter for important information about your school's student health insurance policy.

If your school allows International Students to waive the school-sponsored insurance, the insurance purchase you are considering must meet the following minimum requirements:

- the plan must pay claims in US dollars
- the plan must have a US-based claims processing center
- the policy must pay providers directly. No reimbursement policies are permitted.
- a copy of the insurance policy must be presented in English

Some schools also require the following items and it is a good idea if your plan includes the following benefits:

- the plan can not exclude pre-existing conditions
- the plan must have comparable mental health benefits to the school-sponsored plan.

Hulse/QM® will review all international health insurance submitted as part of the waiver process and compare the provided policy to school requirements.

To avoid unnecessary expense, it is best to provide Hulse/QM® with this information prior to purchasing an international policy, whenever possible. We will notify you if the insurance you are considering will be accepted by your school for waiver purposes prior to your purchase.

Athletes

Before stepping on the field, picking up that ball or taking that first swing, check with your insurance company and verify there is coverage for sports-related injuries. Specifically ask if there is coverage for:

- Emergency room visits,
- diagnostic testing including x-rays and MRI's
- physical therapy
- surgery

Also, determine if there are any exclusions for participation in organized sports.

It is important that your private medical insurance has sports-related coverages because any failure to pay by your insurance, leaves a balance for which you are responsible. Any deductible, co-insurance, co-payment or other participation provision within your plan remains your responsibility. Any out-of-network problems with your insurance remain your responsibility.

In addition, your college or university may provide medical insurance coverage at no cost for intercollegiate athletes for sports-related injuries and that coverage could include a deductible that must be met before it begins paying on claims. This deductible can be any amount and commonly ranges from $2,000 to $25,000. Payment of medical expenses up to the deductible is the responsibility of the athlete.

Purchasing the school-sponsored student health insurance can help eliminate this cost concern for you. The plan is specifically designed to cover you while on campus and when traveling away from campus as well.

Study Abroad Students

Your bags are packed and you’re ready to go…but wait, have you thought about your medical insurance coverage while you are overseas? No one likes to think about getting sick or having an accident while they are traveling but wouldn’t you want to be sure if something did happen, you had access to medical insurance?

If you are covered by private health insurance, a quick phone call can confirm that if you need to seek medical attention while overseas, your private insurance provider will help pay those bills. If your coverage does not go “across the pond” then you should check out the school’s student health insurance policy.

There is coverage through the school-sponsored plan whether you are visiting a doctor down the block or in another country. Non-US medical expenses will be paid at the out-of-network rate. You are responsible for payment to the provider, and then will submit the receipts and bills (in English) for reimbursement.

In-Network/Out-of-Network:

A Primer on the Benefits

Finding an in-network provider is key to maximizing the benefits under any health insurance plan. If you purchase the school-sponsored plan or waive with personal insurance, investigate your in-network provider options to make your health insurance benefits go further.

Most health insurance plans today maximize benefits by utilizing a provider network, regardless of whether you purchased the school-sponsored plan or you are covered under a private plan.

A provider network is a group of medical providers (physicians, specialists, hospitals, etc.) that have an agreement with your health insurance company to accept a pre-determined fee for a particular medical service. Often, this pre-determined fee is less than the provider’s usual charge.

When you visit an in-network provider, there are two benefits to you.

1. The insurance company will pay a higher percentage of the claim, which reduces the amount that could your responsibility.

2. Since the insurance company has negotiated a reduced price, less of your annual and/or maximum benefit will be used.

If you choose an out-of-network provider, the insurance company will pay a lower percentage of the total medical expense and more of your annual/maximum benefit will be used. Most likely, using an out-of-network provider will result in more out-of-pocket expense for you.

The easiest way to find a network provider is to access the insurance company’s website and locate their provider directory. Students enrolled in the school-sponsored plan can call the Healthcare Advocates at Hulse/QM® and our advocates will assist the student in finding providers.

Graduating in December?

There are several ways insurance carriers address fall graduates. Insurance policies can be written to allow students who graduate in December to keep the insurance through the policy expiration. Some carriers choose to terminate coverage when a student graduates, and offer other short-term coverage to the student. If you are graduating in December, make sure you understand how your school-sponsored policy will be affected by your achievement.

Generally, May graduates keep the insurance through the policy expiration. Questions? Call the Healthcare Advocates at Hulse/QM® at 1-877-318-3273.

A Great Idea! Identify an in-network physician and hospital before you need it. Put this information in your wallet with your insurance card.