



# Frequently Asked Questions

## 2016-2017

### **How do I know if I am eligible for the Student Health Insurance Plan?**

All **International** students with an F-1 or J-1 visa status (including ELI students) are required to enroll in the Student Health Insurance Plan on a mandatory basis, and the premium will be automatically billed to the student's university account.

Eligible students who enroll may also insure their **Dependents**.

Students must actively attend classes for at least the first 31 days for which coverage is purchased. Home study, correspondence, and online courses do not fulfill the Eligibility requirements that the student actively attend classes.

### **What is my Policy number?**

The Missouri State University Student Health Insurance Policy number is 2016-202864-4. Your Policy number and SRID are located on your ID card.

### **Does this plan meet the new Health Care Reform requirements?**

This Student Health Insurance Plan meets the Final Rules related to Student Health Insurance coverage as defined by the U.S. Department of Health and Human Services and the Centers for Medicare and Medicaid Services which were published on March 16, 2012.

### **What is a Qualifying Event?**

A qualifying event is when a student or Dependent has a change in status and loses coverage under another Health Care Plan. At that point, they will become eligible to enroll for coverage under the

Student Health Insurance Plan provided, within 31 days of the qualifying event, students should send a copy of the Certificate of Creditable Coverage, the completed Qualifying Event Form and the letter of ineligibility to Academic HealthPlans. A change in status due to a qualifying event includes, but is not limited to, loss of a spouse, whether by death, divorce, annulment or legal separation, or loss of employment.

### **What does the insurance cover?**

The Student Health Insurance Plan covers Injury and Sickness. Some of the benefits include but are not limited to inpatient hospitalization, outpatient doctor's visits, X-rays, laboratory charges, surgery and emergency care. Please refer to the "Schedule of Benefits" section in the Student Health Insurance Plan brochure. This will provide specific details regarding your Policy.

### **How do I get an ID card?**

Once your coverage is active in UHCSR's system, you will receive an email letting you know that your electronic ID card is ready, with a link to download it right to your mobile device. You can also print a copy from your computer or request a permanent card be mailed to you by going to [www.uhcsr.com](http://www.uhcsr.com).

### **Do I need a referral for medical treatment?**

The Covered Person must use the resources of the Taylor Health and Wellness Center first where treatment will be administered or referral issued. Expenses incurred for medical treatment rendered outside of Taylor Health & Wellness Center for which no prior approval or referral is obtained are excluded from coverage. A referral issued by Taylor must



# Frequently Asked Questions

## 2016-2017

accompany the claim when submitted. A Taylor referral for outside care is not necessary only under the following conditions:

1. Medical Emergency
2. When Taylor is closed
3. When service is rendered at another facility during break or vacation periods
4. Medical care received when the student is more than 50 miles from campus
5. Medical care obtained when a student is no longer able to use Taylor due to a change in student status
6. Maternity
7. Psychotherapy
8. Services not offered by Taylor

### Can I go to any doctor?

Preferred Providers allow the Insured to maximize the benefits offered under this plan. You should seek treatment from the Preferred Provider Organization (PPO), which consists of Hospitals, Doctors, ancillary, and other health care providers organized into a network for the purpose of delivering quality health care at affordable rates. Your Preferred Provider Organization is **UnitedHealthcare Options PPO**. For a list of providers, please call (800) 767-0700 or go to [missouristate.myahpcare.com](http://missouristate.myahpcare.com).

### Does this Policy pay all medical bills in full?

Benefits for the Policy Year are payable at 80% (Network Provider) or 60% (Non-Network), unless otherwise specified in the Policy, up to the Policy maximum. There are specific benefit limitations and exclusions on the Policy as well. Please go to [missouristate.myahpcare.com](http://missouristate.myahpcare.com) to review the brochure for more details.

### How do I file a claim?

Submit all medical and Hospital bills incurred to UnitedHealthcare **Student**Resources, P.O. Box 809025, Dallas, Texas 75380-9025 for processing within 90 days of treatment. The claim procedure is listed on the back of your ID card.

### Where do I get a claim form?

Medical Claim Forms are not required.

### If I have questions, who should I call?

If you have questions regarding enrollment, premiums, claims, or benefits, please call Academic HealthPlans at (855) 844-3017.