

July 13, 2022

For the upcoming 2022-23 academic year, all OWU students are required to have adequate health insurance to ensure access to healthcare resources when needed and to protect them from unexpected medical costs that could disrupt their education.

To ensure that students have this necessary coverage, all full-time students will be automatically enrolled in the University's student health insurance plan and a health insurance fee will be posted to their student accounts when fall semester 2022 fees are posted on July 6.

Students with comparable health insurance coverage who wish to waive this fee will need to verify their coverage to have the fee removed. The waiver process is facilitated by Academic HealthPlans (AHP).

The waiver process can be found at <https://owu.myahpcare.com/waiver>.

Students who remain enrolled in the University's health insurance plan will have coverage through **Wellfleet Insurance** with access to the **Cigna network** of healthcare providers. Details of the University's student health insurance plan can be found at owu.myahpcare.com, including benefit and coverage information, instructions for uploading proof of insurance and waiving the Wellfleet medical insurance plan, and other helpful information and resources.

The 2022-23 cost for Wellfleet insurance is \$2,168 for 12 months of coverage from August 1, 2022, through July 31, 2023. The Fall 2022 portion of the student insurance fee will be **\$909**, and this amount will be **posted to all accounts for full-time students** when fall semester account statements become available. The remaining \$1,259 will be added to student accounts in December when fees are posted for the spring semester.

Students with comparable coverage can request a waiver after the fee is posted and will have through **Wednesday, September 7**, to submit their request. Students will receive an email from AHP after their waiver request is submitted and will be notified whether the waiver is approved or denied.

To seek a waiver, students will need to upload an image of their insurance ID card and plan details for review by AHP. **This can only be done by the student** after the fee

has been posted to the student's account. Insurance will be verified to ensure it is in force, meets Affordable Care Act (ACA) regulations, and provides coverage in the Central Ohio area. Supplemental plans or plans that offer emergency care only will not be approved. If a waiver is approved for fall semester, this waiver will apply for the full academic year and the fee will not be posted with spring semester fees, provided that the approved insurance coverage continues.

All **international students** will be enrolled in the University's student health insurance plan. For international students, only ACA plans offered by employers or embassies that include medical evacuation and repatriation coverage will meet the waiver guidelines. The OWU Student Health Insurance includes this coverage.

Students who do not provide proof of enrollment in another comparable medical insurance plan by the **waiver deadline of September 7** will remain on the OWU student health insurance plan for the full academic year.

If a student leaves the University after September 7, 2022, without paying the health insurance fee, their coverage will no longer remain active.

For students covered under the Wellfleet plan in 2021-22 who will remain on the plan for 2022-23, coverage and benefits will remain the same, with one exception: Prescription benefits for specialty drugs will change from a \$60 copayment to 50% coverage of the total amount. Details of plan benefits can be found at <https://owu.myahpcare.com/benefits>. It is important to note the Student Health Insurance Fee is separate from the **\$150 Health Fee** that will also be posted to student accounts each semester. The Health Fee supports on-campus health and wellness services and cannot be waived. Also, new students are asked to share their health insurance information with the OWU Student Health Center, managed by OhioHealth. This is a separate process and does not lead to a waiver of the Student Health Insurance Fee.

Please let me know if you have questions or if I can provide additional information to help with your plans for the upcoming year. I look forward to seeing all of you soon!

Best,

Doug Koyle
Associate Dean for Student Success

