

June 28, 2023

Dear OWU Students and Families,

I hope you're having a good summer. I write to remind everyone that 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 included on their student accounts when Fall semester fees are posted on July 6.

Below are some frequently asked questions about this fee:

**Can I waive this fee if I already have health insurance?**

Students with comparable health insurance coverage can submit a request to have the student health insurance fee waived and removed from their student accounts. The waiver request cannot be submitted until after the fee is posted to the student's account on July 6. Requests for a waiver of the Fall 2023 fee will not be accepted after September 7.

The University has partnered with Academic HealthPlans (AHP) to facilitate enrollment for coverage and the process for reviewing waiver requests.

**What is the OWU health insurance coverage?**

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](https://owu.myahpcare.com), including benefit and coverage information, how to download an insurance card, and other helpful resources. Students are encouraged to review OWU's student health insurance benefits, which are ACA compliant and geared to college students, including 100% coverage for physical and behavioral telehealth.

The Wellfleet coverage and benefits will remain largely unchanged for the 2023-24 academic year. Plan benefits can be found at <https://owu.myahpcare.com/benefits>.

**What is the cost of OWU's student health insurance?**

The 2023-24 cost for Wellfleet insurance is \$2,200 for 12 months of coverage from August 1, 2023 through July 31, 2024. The Fall 2023 portion of the student insurance fee will be **\$920**, and

this amount will be posted to all accounts for full-time students when Fall semester account statements become available on July 6. The remaining \$1,280 will be added to student accounts in December when fees are posted for the Spring semester.

### **What is the waiver process?**

- Students with comparable insurance coverage can request a waiver after the fee is posted and will have through **Thursday, September 7** to submit a request. Waiver requests for the Fall semester cannot be accepted after this deadline.
- Instructions for the waiver process and a link for submitting requests can be found at <https://owu.myahpcare.com/waiver>.
- 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.
- Students will receive an email from AHP after their waiver request is submitted and will be notified via their OWU email account when the waiver is approved or denied. The review process can take several days.
- 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, short term plans or plans that offer emergency care only will not be approved.
- If a waiver is approved, the fee will be removed from the student account within a few days.
- If a waiver is approved for the Fall semester, it 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. If the student's coverage changes at any point during the academic year, AHP will need to be notified so that the fee waiver can continue.
- Students will need to request a waiver each academic year. Waiver approvals from 2022-23 will not apply to 2023-24.
- 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 unless they waive coverage for Spring semester by that term's waiver deadline.

### **Can international students waive the health insurance fee?**

International students can only waive the University's student health insurance plan if they are enrolled in ACA plans offered by employers or embassies that include medical evacuation and repatriation coverage. The OWU Student Health Insurance includes this coverage.

### **Additional notes:**

If a student leaves the University after September 7, 2023 without paying the health insurance fee, their coverage will no longer remain active.

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.

Thank you for your attention to this. 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

