

Missouri State University

Frequently Asked Questions

2022-2023



[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 2022-202864-4. Your Policy number and StudentResource ID are located on your ID card.

[Does this plan meet the 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?](#)

You can view and email your plan ID card in the HealthSmart App, myHealth. For instructions on how to download and navigate the myHealth App, click [here](#).

[Do I need a referral for medical treatment?](#)

The Covered Person must use the resources of the *Bill and Lucille Magers Family Health and Wellness Center* first where treatment will be administered or referral issued. Expenses incurred for medical treatment rendered outside of *Bill and Lucille Magers Family Health and Wellness Center* for which no prior approval or referral is obtained are excluded from coverage. A referral issued by the health center must accompany the claim when submitted. A health center referral for outside care is not necessary only under the following conditions:

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1. Medical Emergency
2. When the health center 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 the health center due to a change in student status
6. Maternity
7. Psychotherapy
8. Services not offered by the health center

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 1-800-767-0700 or go to 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 to review the brochure for more details.

How do I file a claim?

Submit all medical and Hospital bills incurred to UnitedHealthcare StudentResources, 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.

Claims Status and all other Claim Inquires:
Claims Administrator
HealthSmart Benefit Solutions, Inc.
3320 West Market Street, Suite 100
Fairlawn, OH 44333-3306
1-800-255-8361

Where do I get a claim form?

Medical Claim Forms are not required.