

St. Mary's University

Frequently Asked Questions

2019-2020

GENERAL INFORMATION:

Why would a college student need Student Health Insurance?

College students are not immune to sickness, disease or accidents. A simple ER visit for an upset stomach could cost up to \$2,000. Medical costs continue to escalate and could financially devastate a student and interfere with, and delay one's educational goals.

Does this plan meet the new Health Care Reform requirements?

Yes, this plan meets the Final rules related to Student Health Insurance and has unlimited coverage, no waiting period on pre-existing conditions, preventative and meets all state guidelines.

What does Student Health Insurance cover?

Our plan is specifically designed to meet the usual needs of college students. See brochure at stmarytx.myahpcare.com for complete details.

Are all St. Mary's students charged automatically for the Student Health Insurance Plan?

No, only students who live on campus, international students, and athletes are automatically charged for the Student Health Insurance Plan by semester. Commuter students are not automatically charged for the Student Health Insurance Plan, but can purchase the plan online by going stmarytx.myahpcare.com. Commuter students must enroll online every semester to prevent any lapse in coverage.

What students are eligible for services at the Student Health Center at St. Mary's University?

All currently enrolled students of St. Mary's University, including those who have not purchased the St. Mary's University-sponsored health insurance plan, can utilize the Student Health Center. Please keep in mind that the Student Health Center does not perform third-party

billing for health insurance plans outside of the Student Health Insurance Plan, so students with alternate health insurance will have to file their own claims. Charges incurred at the Student Health Center will be billed to the student business account. Dependents of students are not eligible for services at the Student Health Center.

Do I need a referral to see another doctor or specialist on the St. Mary's University Student Health Plan?

No, the plan operates as a PPO. The insurance carrier is Aetna Insurance Company and the provider network is Aetna PPO. If your doctor or specialist is on the plan, you may see him/her directly.

What do I pay when I go to the Student Health Center versus an outside clinic or medical provider who is IN NETWORK?

You will have a \$10 co-payment at the SHC for covered services, the deductible is waived, and the services are covered at 100%. When you visit a network clinic or provider, your co-payment is \$25 for primary care or a specialist, your Deductible is waived and services paid at 100%. Out of network doctors and clinics are paid at 60% and deductible applies. Also, this does not apply to Emergency Room visits.

How do I get my health insurance card?

Aetna provides your ID cards electronically, or you can print and a hard card by visiting Aetna's website: <https://www.aetnastudenthealth.com/en/school/686167/members/get-id-card.html>. Enter your Student ID and Date of Birth and hit submit.

How do I update my contact information so that I can receive any insurance mailings?

It is very important to make sure that your address, phone number, and email address on file at the Registrar's Office at StMU is current and accurate. If you have moved or your contact information has changed, please update your contact information with the REGISTRAR's office at St.

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Mary's University. Additionally, please notify us at support@ahpcare.com so we can update our records as well. Please include "Contact information update" in the subject line, with your first and last name, student ID, and your new contact information in the email message.

ENROLLMENT INFORMATION FOR COMMUTER STUDENTS:

Can I enroll online for the Student Health Insurance Plan if I need health insurance coverage and I have not been automatically enrolled on the plan by St. Mary's?

Yes, this plan meets the final rules related to Student Health Insurance and has unlimited coverage, no waiting period on pre-existing conditions, covers preventive services and meets all state guidelines.

OPEN ENROLLMENT DEADLINE:

Fall 2019	Friday, September 13th, 2019
Spring 2020	Monday, February 3rd, 2020
Summer 2020	Monday, June 8th, 2020
Summer 2 2020	Monday, July 13th, 2020

Go to stmarytx.myahpcare.com to enroll online.

NOTE: Students who enroll online, must re-enroll each semester before the policy expires to maintain continuous coverage.

Can I have the Student Health Insurance billed to my account?

Yes, most Commuter students prefer the convenience of paying the health insurance premium through their account. Students have until the 12th class day of each semester to request that the health insurance premium be billed to their individual business accounts.

DEADLINE:

Fall 2019	Monday, August 27th, 2019
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Can I enroll in the Student Health Plan after the OPEN ENROLLMENT DEADLINE?

Yes, if you have a qualifying event, such as if your health insurance coverage with your parent(s) was cancelled due to change in your parents' employment status, and therefore, insurance status. The premium for the SHIP will not be prorated. You must enroll within 31 days of the Qualifying Event Date

Is the insurance pro-rated when I enroll after the initial deadline?

No, you are only allowed to enroll after the deadline if you have a Qualifying Event.

Can a commuter student add Dependents to the insurance plan if the student is not on the plan?

No, the plan is designed specifically for the student and Dependents can be added only when the student purchases the Student Health Insurance.

WAIVER INFORMATION:

If I have my own private health insurance can I waive or opt out of the Student Health Insurance Plan?

Yes, you must apply for a waiver by going to stmarytx.myahpcare.com.

DEADLINE TO WAIVE:

Fall 2019	Friday, September 6th, 2019
Spring 2020	Monday, February 3rd, 2020
Summer 2020	Friday, June 5th, 2020

There are NO EXTENSIONS to the online WAIVER DEADLINES.

What if I have my own insurance, can I visit the Student Health Center?

Yes, all currently enrolled students can utilize the SHC but remember that some health insurance plans expect you to see your "primary care physician" otherwise expenses at the SHC will not be reimbursable by your specific insurance

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plan. Also, students that have "other" insurance or are uninsured, will be responsible for the cost of the office visit, lab tests, vaccines, medications, injections, procedures, durable medical equipment or other miscellaneous charges that are incurred during the office visit. Students that are not on the Student Health Plan will have to file their own claims but remember you are subject to the provisions of your health insurance policy, so services at the Student Health Center may not be reimbursed to you.

INTERNATIONAL STUDENT WAIVER:

All non-immigrant students, including international athletes attending St. Mary's University are required by the University to carry health insurance for the entirety of their academic career, and therefore, submit proof of insurance coverage annually. The University has established three circumstances in which an international student can request a waiver to the student health insurance plan. In order to be approved for a waiver, your alternate health coverage must meet or exceed the requirements as set forth below and be submitted by September 6, 2019 which is the final waiver deadline. No extensions will be granted.

Criteria to submit a waiver request:

1. Student is sponsored by the US or a foreign government, recognized by the US, and they guarantee payment of all health care expenses including medical evacuation and repatriation, and are in compliance with the Affordable Care Act (ACA).
2. Student is covered by a U.S. employer health insurance plan or by a parent/spouse's U.S. employer health insurance plan that is compliant with the Affordable Care Act (ACA).

Please note: Travel Plans or plans that require you to pay for treatment yourself and then apply for reimbursement will NOT be acceptable for waiving the StMU University Student

Health Plan.

If you meet one of the above criteria, then your alternative health insurance coverage must meet the following minimum requirements:

1. Medical coverage is unlimited
2. Deductible is \$500 or less
3. Medical Evacuation Coverage is \$10,000 or more
4. Repatriation Coverage is \$7,500 or more
5. Dates of coverage meet or exceed the requirement for the policy year.

If your alternate coverage meets the above minimum requirements, acquire the following scanned documents to submit a waiver request:

1. The front and back of your insurance card
2. The insurance policy benefits summary, in English, that identifies you as a covered individual, provides the dates of your coverage, and clearly indicates that the coverage meets or exceeds the minimum requirement. Coverage amounts must be in US dollars.
3. The proof of medical evacuation and repatriation coverage (if you have this coverage).

WHO TO CONTACT FOR WHAT

Enrollment or Plan information:

Academic Health Plans at 1-855-357-0238

Benefits or Claims Information:

Aetna Life Insurance Company at 1-877-480-4161

Check GATEWAY for updates on the Student Health Insurance Plan