

St. Mary's University

Frequently Asked Questions

2022-2023



GENERAL INFORMATION:

Why would a college student need 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, interfering with and delaying 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 for pre-existing conditions, covers preventative services 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/benefits 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 student athletes are automatically charged for the Student Health Insurance Plan each semester. Commuter students are not automatically charged for the Student Health Insurance Plan, but can purchase the plan online by going stmarytx.myahpcare.com/enrollment. 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 need to file their own claims. Charges incurred at the Student Health Center will be billed to the student's business account.

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 copayment 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 copayment is \$30 for primary care or a specialist, the deductible is waived, and services paid at 100%. Out of network doctors and clinics are paid at 60% and deductible applies. 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 a 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 click submit.

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

It is very important to make sure that your address, phone number, and email address are current and accurate with the Registrar's Office. If you have moved or your contact information has changed, please update your contact information with the REGISTRAR's office at St. Mary's University. Additionally, please notify us at help.myahpcare.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.

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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 for pre-existing conditions, covers preventive services and meets all state guidelines.

OPEN ENROLLMENT DEADLINE:

Fall 2022	Friday, September 2nd, 2022
Spring 2023	Tuesday, January 31st, 2023
Summer 2023	Friday, June 2nd, 2022
Summer 2 2023	Monday, July 3rd, 2023

Go to stmarytx.myahpcare.com/enrollment 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 must submit the request that the health insurance premium be billed to their individual business accounts each semester by the deadline below.

DEADLINE:

Fall 2022	Monday, August 22nd, 2022 5:00pm
Spring 2023	Friday, January 20th, 2023 5:00pm

Can I enroll in the Student Health Plan after the OPEN ENROLLMENT DEADLINE?

No, you are only allowed to enroll after the open enrollment period if you have a qualifying event, such as loss of coverage on your parent's insurance plan. Note that you must enroll within 31 days of the Qualifying Event date and that the premium will not be prorated.

WAIVER INFORMATION:

If I am automatically billed for the student health insurance and have my own private health insurance, can I waive or opt out of the Student Health Insurance Plan?

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

WAIVER DEADLINE:

Fall 2022	Friday, September 2nd, 2022
Spring 2023	Tuesday January 31st, 2023
Summer 2023	Friday, June 2nd, 2023
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There are NO EXTENSIONS to the online WAIVER DEADLINES.

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" and expenses at the SHC may not be reimbursable by your specific insurance 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, and other miscellaneous charges that are incurred during the office visit. Students that are not on the Student Health Insurance Plan will need to file their own claims and are subject to the provisions of their health insurance policy, so services at the Student Health Center may not be reimbursed.

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INTERNATIONAL STUDENT WAIVER:

All International (F, J or H Visa) students, including international student athletes attending St. Mary's University are required by the University to carry health insurance for the entirety of their academic career, and therefore, must submit proof of insurance coverage annually. The University has established two circumstances in which an international student can request a waiver for 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 for Fall 2021 by September 8, 2021 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, include the following scanned documents with your 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 requirements. 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 HealthPlans](#)

Benefits or Claims Information:

[Aetna Life Insurance Company](#)

Check GATEWAY for updates on the Student Health Insurance Plan.