

2017-2018 | WAIVER FAQ

Touro University – California

Student Health Insurance Plan (SHIP)

What is SHIP?

SHIP is a health insurance plan designed just for Touro University students. Your school makes this plan available to protect your educational future. If you get sick or injured, insufficient health insurance can lead to financial hardships that can threaten your ability to attend class, pay tuition, get student loans, or live away from home. Having health insurance is a safety net that helps ensure you are able to stay in school so you can graduate and achieve your professional goals.

Am I required to have health insurance?

Any full-time student (six [6] credit hours or more) who is registered and attending classes at Touro University is required to have adequate health insurance coverage. You will be automatically enrolled in SHIP, unless you provide proof of comparable coverage and submit a waiver by the Waiver Deadline Date. If you have other health insurance, such as coverage under your parent's or employer's insurance plan, and you do not wish to enroll in SHIP, you may submit a waiver application.

What is a health insurance waiver application?

A health insurance waiver application is an online form that you fill out if you have other qualifying health insurance and do not wish to be enrolled in SHIP. As part of the waiver process you are required to provide specific information about your insurance coverage, which will be verified by Ascension, the Waiver Administrator for Touro.

Does my other insurance qualify?

If you wish to waive SHIP because you have other insurance, benefits under that plan must include all of the following:

- Coverage must be continuous (no break or termination) for the entire academic year;
- Maximum benefit must be unlimited;
- Deductible must be \$1,000 or less per policy year; and
- Claims must be paid by a U.S.-based company, and underwriting company must be owned, operated, and headquartered in the U.S. and must be in full compliance with all applicable federal laws.

Your insurance coverage will be verified.

Students who are covered under a health insurance plan that does not meet all of the applicable requirements will not be allowed to waive out of the Touro University Student Health Insurance Plan.

Students who are covered as a dependent under a spouse/ domestic partner or parent are eligible to waive without meeting the deductible, plan maximum, or U.S.-based company requirement.

How do I decide whether or not to waive SHIP?

If you have other coverage that meets the waiver criteria, it is your decision whether or not to waive. However, before you make that decision, please consider the following:

- SHIP may be less expensive than being insured on an individual plan or as a dependent on an employer group plan through your parent or spouse. When comparing costs, be sure to look at *premium, deductibles, copays, and out-of-pocket maximums.*

- SHIP has a local PPO provider network. If you have out-of-state coverage, or HMO or PPO coverage with a limited provider area, there may not be many or any network providers near school. You may have to pay higher out-of-network copays, deductibles, or coinsurance.

Please remember that if you waive coverage under SHIP, you are responsible for any medical costs you incur.

How often do I have to submit a waiver application?

Students who wish to waive out of SHIP must complete the online application once each academic year by the deadline date.

Waiver Deadline Dates

Program	Waiver Deadline
COM 2021	08/11/2017
COM 2020/ COM 2019/ COM 2018	05/31/2017
MHS	08/11/2017
PA 2020	08/11/2017
PA 2019/ PA 2018	05/31/2017
Master of Public Health (MPH)	05/31/2017
COP 2021	08/11/2017
COP 2020/ COP 2019/ COP 2018	05/31/2017
Master of Pharmaceutical	08/11/2017

What happens if I don't waive by the deadline date?

Students who do not submit a waiver application by the deadline date during each waiver period stated above will be automatically enrolled in SHIP.

If my insurance coverage starts after the term begins, can I get a refund?

If it is past the waiver deadline date, your SHIP coverage will remain in place and you will have to wait until the next waiver period to waive out of SHIP. No refunds will be issued.

What if I successfully waive out of SHIP, then lose my other coverage?

You may enroll in SHIP mid-year if you waived out but later lose your other coverage due to no fault of your own, such as coverage that terminates due to a loss of employment (by you, your spouse, or your parent) or by reaching an age limit set by the plan. This does not include coverage that has been voluntarily or inadvertently terminated by you, for example, by missing an enrollment deadline.

To enroll in the plan mid-year after an involuntary loss of coverage, you must notify the Student Affairs Office on campus and submit proof of loss of coverage *within 31 days of termination of prior coverage*. **Premium will be pro-rated for number of full months remaining in the term. If starting mid-month, current month will be considered one full month.**

How do I submit a waiver application?

To submit a waiver application, have a copy of your insurance card ready, and follow these steps:

1. Go to www.4studenthealth.com/tuca and click on the “Waive Out of SHIP” icon.
2. Once on the waiver portal page, enter your last name, date of birth (DOB), and student ID number, then click “Login.”
3. On the next page, where the term of coverage is indicated as “Available to waive,” click “Create.”
4. Please read the text on the next page, then check the “I understand and agree...” box if you agree to the terms and conditions, and click “Continue.”
5. If you submitted an approved waiver in the previous term, your prior insurance information will be shown. If your information has not changed from last term, go to step #7 below.
6. If your insurance information has changed, or you do not have an approved waiver on record, you will be asked for information about your insurance plan. Please enter your information exactly as it appears on your insurance ID card. See chart at right for definitions of terms.
7. Click “Submit Petition.” Shortly after you click Submit, you will receive an email confirming receipt of your information.

How do I know if my waiver is approved or denied?

When you submit a waiver application, you will receive a “SHIP Waiver Confirmation” email via your student email account, followed by a “Waiver Approval” or “Waiver Denial” email a couple of days after. Your waiver is not final until you receive a “Waiver Approval” or “Waiver Denial” email message. Please check your student email account regularly for waiver status updates

Approval of your waiver means that you will not be enrolled in SHIP for the 2017–2018 academic year. If at any time it is discovered that you have failed to maintain coverage that meets the stated requirements, your waiver will be revoked and you will be required to enroll in SHIP.

If your waiver is **denied**, you will receive a “Waiver Denial” email and you will be automatically enrolled in and charged for the school-sponsored plan.

Appealing a waiver denial

If you would like to challenge your waiver denial, you may contact the Student Services Office to submit an appeal. Appeals must be received within 7 business days of your waiver denial notification to be considered.

What happens if I receive an “Action Required” or “Information Needed” email?

If you receive an “Action Required” or “Information Needed” email, you must provide the requested information, or your waiver will be denied. If you provide the information and it meets the requirements, you will be notified via your student email account within 3–10 business days that your waiver was approved. If you do not provide the information by the date requested, or if the documentation you provide does not meet the requirements, you will be automatically enrolled in SHIP and you will receive notice after the waiver deadline that your waiver application was denied.

It is your responsibility to check your student email account for waiver status updates and to send in additional documentation if requested.

Whom should I contact if I have additional questions?

For more information or for questions about waivers, please contact Student Services at **(707) 638-5229** or tuc.SHIP@tu.edu. You may also contact Ascension, the plan administrator, at **(800) 537-1777** or customerservice.la@ascensionins.com.

DEFINITION OF TERMS

Insurance Co. Name: This is the name of the insurance carrier. Please select from the drop-down box. If your insurance carrier is not listed, please select “Other” and enter the full name of the company.

Insurance Co. Phone: This is the customer service or provider phone number, usually found on your insurance ID card or the insurance company website, which we can call in order to verify that the information you have provided is accurate.

Primary Insured First: This is the first name of the individual who is the *primary insured* on the plan. If you are insured through your parents, it’s either your mother or your father, depending on whose plan it is. If you are insured through your own employer, it’s your name. If you are covered under your spouse’s insurance plan, it’s your spouse’s name. It may also be listed as Subscriber, Member, or Enrollee on the insurance card.

Primary Insured Last: This is the last name or surname of the individual who is the *primary insured* on the plan.

Primary Insured DOB: This is the date of birth of the individual who is the *primary insured* on the plan.

Relationship to Primary Insured: This is the student’s relationship to the primary insured. Please choose Self, Spouse (if your spouse is the primary insured), Child (if your parent is the primary insured), or Other Adult (if the primary insured is not yourself, spouse, or parent).

Policy/Group Number: This is a number found on the insurance ID card of your current health plan. It is different from the member number. It will be listed as Policy or Group Number and may contain an alpha prefix (letters, then numbers). Type it in exactly as it appears on the card.

Member/Sub ID: This is a number found on the insurance ID card of your current health plan, sometimes referred to as a member or subscriber ID. It is different from the policy or group number. It is sometimes the Social Security Number of the policyholder. Type it in exactly as it appears on the card.

Primary Insured Address: This is the address of the individual who is the primary insured on the plan.

Most of this information can be found on the insurance ID card. Other information can generally be found on the insurance company’s website. If you are covered under an employer plan, the employee can contact their employer’s Human Resources department or benefits department or the insurance carrier.

Please make sure the information you provide on your waiver application is accurate, as incorrect or incomplete information may cause your waiver application to be denied. Information provided on waiver applications will be verified by Ascension, the designated waiver administrator.