

FAQs – Mandatory Student Health Insurance

New health insurance options under the Affordable Care Act now make it possible for young adults to remain on their parents' health care plan until their 26th birthday if the policy covers dependent children. Because of this, universities around the country are urging their students to remain covered under their parents' health insurance policy through age 26. In cases where this option is not feasible, many universities are requiring their students to purchase a minimum level of health insurance coverage.

Here and at other universities, we have seen the impact that being uninsured can have on college students. While MSU's Olin Student Health Center allows three primary care professional service visits each school year at no additional cost to students, the failure to have adequate health insurance may cause some students to defer care for some medical problems until they have advanced to more serious – and potentially more costly – problems to treat. Furthermore, care at Olin does not cover the cost of laboratory or radiology services, medical procedures, or medications. Without health insurance, students may incur major medical bills that seriously impair or, in the worst cases, completely halt academic progress. Additionally, referral to community medical providers for severe or acute problems may become increasingly difficult for students without adequate health insurance.

Because of these concerns, MSU is requiring that all newly admitted students have a minimum level of health insurance coverage, effective fall of 2011. If you are not covered under a family policy, personal policy, or Medicaid, you may purchase a student health insurance policy offered through Human Resources at MSU, or other private insurance. **Students who have not reported their health insurance information by the billing date for spring semester, 2012, will be automatically enrolled and charged for a student health insurance plan with coverage taking effect January 1, 2012. A description of the Aetna Student Insurance Policy is available at www.aetnastudenthealth.com/msudirect.htm.**

All students must submit information about their health care insurance by completing the online form at www.aetnastudenthealth.com/msudirect.htm.

1. What level of coverage is recommended to an incoming student?

Your health insurance should cover inpatient and outpatient medical services.

2. How do I certify that I already have insurance coverage?

You must provide information about your health insurance coverage by completing the online Student Health Insurance Information form, at www.aetnastudenthealth.com/msudirect.htm.

3. Are there other health plan options for me to choose from as a student and/or if I need to purchase coverage for my family?

The Aetna Student Health plan is one option for you and/or your spouse/children. You may wish to compare coverage and premiums of individual options through Blue Cross Blue Shield of Michigan (BCBSM) or Blue Care Network (BCN) by clicking the following links:

www.bcbsm.org/myblue/calculator-alone.shtml

www.michiganindividualplans.com/individual_care_blue

<http://finder.healthcare.gov/>

<http://www.coverageforall.org/>

http://michigan.gov/mdch/0,4612,7-132-2943_4860-35199--,00.html

4. What should I do if I do not currently have insurance?

You may enroll in a family policy, personal policy or Medicaid. If you do not take any action, you will automatically be enrolled in the MSU sponsored student health insurance and charged on your tuition bill.

6. How much does the MSU sponsored plan cost?

| 2011 - 2012 Premiums, Domestic Students | |
|---|-------|
| Spring | \$940 |

7. Is there any financial aid to help pay for the cost of the plan offered through MSU?

Financial aid will be increased by the amount of the MSU sponsored plan for students who are eligible to receive financial aid.

8. How do I sign up for the MSU sponsored plan?

You will be automatically enrolled in the Aetna Student Health Plan and will be charged on your spring registration bill.

9. When do I pay for the Aetna plan offered through MSU?

The cost of the insurance coverage will be included on your tuition bill.

10. Who bills me for the MSU offered plan?

Beginning spring semester 2012 and after, the cost of the insurance coverage will be included on your tuition bill.

11. What if I want to purchase a plan but not through MSU?

You may purchase a plan that is not associated with MSU, and provide that information at the Student Health insurance website, www.aetnastudenthealth.com/msudirect.htm.

12. Can I receive financial assistance to pay for a plan that I purchase outside of MSU?

Students who choose to purchase a plan other than the one offered through MSU Human Resources may do so, but their financial aid increase will be limited to the amount of the MSU offered plan, unless there are significant compelling medical reasons for needing a more expensive plan.

13. If I have Medicaid, do I still need to purchase the MSU offered insurance plan?

If you are covered under Medicaid, you do not need to purchase an additional plan.

14. I am a single parent; will the MSU sponsored plan provide coverage for me and my dependent?

You may purchase coverage for your dependents by going to:
<https://www.aetnastudenthealth.com/storefront/welcome.aspx?groupID=711130>

15. Do I have to submit any medical records or undergo a physical examination to qualify to purchase the MSU-offered plan?

No.

16. I have a chronic illness; does the MSU-offered plan have a pre-existing condition clause?

The plan does not have a pre-existing condition clause; therefore, coverage would begin on the plan's effective date.

Frequently Asked Questions: International Students/Visiting Scholars

1. How much does the MSU sponsored plan cost for an academic year?

| 2011 - 2012 Premiums, International Students | |
|--|---------|
| Annual | \$1,311 |
| Fall only | \$492 |
| Spring | \$819 |

2. Do I have to purchase coverage through the MSU sponsored plan?

Registered international students who are not Graduate Assistants (including Lifelong Education students) will be automatically charged an insurance premium on their fall and/or spring semester tuition billings. If a student has comparable coverage in a different health plan, a waiver can be requested (within established deadlines) by accessing MSU Human Resources Benefits' online waiver, at <http://www.hr.msu.edu/studentinsurancewaiver>.

International Visiting Scholars are required to enroll and are able to apply for a waiver if they have comparable coverage under a different health plan. International Visiting Scholars must contact the MSU Human Resources Benefits Office to enroll in coverage or to obtain a waiver as the online system is not accessible for this student population.