

2020-2021 Frequently Asked Insurance Questions

1. **Will Barnard students be required to complete a health insurance waiver if they are not living on campus or are living off campus but in NYC?**
 - a. All students must complete the health insurance waiver regardless of where they will be residing for the fall semester. The waiver will guide you through questions if you are residing on or near campus or remotely.
2. **Will referrals be required from the Primary Care Health Service or the Furman Counseling Health Service if I am learning remotely and will not be on campus in the Fall?**
 - a. At this time there will be no referrals required from either the Primary Care Health Service or the Furman Counseling Center for students to see any doctor or therapist they choose. We advise that students who have the Aetna Student Health insurance plan use in-network providers for the best cost coverage.
3. **Who can use the services of the Primary Care Health Service or the Furman Counseling Center?**
 - a. All services from the Primary Care Health Service and Furman Counseling Center are available to all enrolled full time students no matter where they live.
4. **Is all Covid-19 care covered under the Aetna Student Health plan?**
 - a. All medically necessary care for Covid-19 related illness is covered by the Aetna Student Health Insurance plan.
5. **Will students who decide to learn on campus for the Fall semester and then decide to learn remotely for the Spring semester be allowed to keep their coverage for the Spring/Summer?**
 - a. Students who subscribe to the college's Aetna Student Health plan will be able to keep coverage as long as they are a registered full time student. Should they decide to take a leave of absence for the Spring semester, coverage will not be available.
6. **If an off campus student is found to be infected with Covid-19, where will they be quarantined? Will they have access to healthcare through telehealth?**
 - a. Students who live off campus in New York City and are diagnosed with a positive Corona virus test will be responsible to isolate in their own living space. Isolation or quarantine space will not be available on campus for students who reside off campus. Students will have access to medical services through the Primary Care Health Service.
7. **What if a student decides to take a leave of absence for the Fall semester and then decides to return as a registered student in the Spring, can they enroll in the Aetna plan at that time? In addition, can a student who decides to waive the insurance for the Fall semester and then decides that they want coverage in the middle of the semester be allowed to enroll?**
 - a. Students who decide to take a leave of absence for the Fall semester may enroll in the Aetna Student Health plan for the Spring 2021 semester as long as they are registered as full time students. The charge for the Spring/Summer semester (1/12/21-8/21/21) will be \$2053. Additionally, if a student wants to switch to Aetna mid Fall semester they can do that at a pro-rata charge once their application is reviewed.