

Fall 2013

TO AVOID LATE PAYMENT FEES ON YOUR BARNARD BILL, IF YOU WISH TO OPT OUT OF HEALTH INSURANCE, YOU SHOULD DO SO BY AUGUST 1, 2013. The last possible date for waiving insurance is **AUGUST 1, 2013 – after that date, you will no longer be able to drop the Aetna plan.**

Dear Barnard Student:

Welcome to Barnard's 2013-2014 academic year. I am the Executive Director of Health Services and I want to draw your attention to the waiver option in choosing your Health Insurance. In this letter, I am providing you with frequently asked questions and answers that will explain how the waiver works. Starting in mid-June, visit www.aetnastudenthealth.com, and type "Barnard" in the box to "Find your school" in order to opt out.

All registered Barnard students are eligible to receive health care at the Primary Care Health Service and at the Furman Counseling Center on campus. There is no per-visit fee (except for discount medications and vaccinations from our dispensary), and we do not bill health insurance for the care we provide. Health insurance is activated when laboratory tests are ordered and/or when a student is referred off-campus to a health care specialist or facility.

The Q&A listed below may serve to answer commonly asked questions .

Q: WHY IS THERE A CHARGE FOR HEALTH INSURANCE ON MY BURSAR BILL?

A: Barnard requires all registered students to have health insurance. While some students may have adequate insurance through their family/parental insurance, many do not, or some may lose their insurance or have insurance which is limited to their home states. The Barnard student health insurance plan is underwritten by Aetna Life Insurance Company and administered by **Aetna Student Health (ASH)**. On your bursar bill you will see a charge for the Aetna Student Health medical insurance plan. If you choose not to waive out of the plan, you will need to include this amount in your tuition payment.

Q: WHAT IF I'M NOT COVERED UNDER MY FAMILY/PARENT'S POLICY?

A: If you are not covered under your family policy, and don't have any other health insurance, you need not do anything and the Aetna Student Health insurance policy will remain on your bursar bill at a cost of \$735 per semester.

Q: WHAT IS AN INSURANCE WAIVER?

A: An insurance waiver is granted to students who complete an application online (see website above). As part of the waiver process you are required to provide specific information about your insurance coverage, which must meet the waiver criteria. This information will be verified by the College and/or Aetna Student Health.

You must decide by AUGUST 1, 2013 to opt out of the Aetna Student health plan and provide the required information about your private health insurance plan, or you will automatically be charged for the ASH plan for the entire academic school year.

Q: DOES MY OTHER INSURANCE MEET THE WAIVER CRITERIA?

A: Your plan benefits must meet, at a minimum, the following conditions:

- Coverage must be effective on the first day of the semester through the entire 2013-2014 academic year, with continuous coverage (no break in coverage)
- Minimum Benefit of at least \$500,000 per policy year per sickness/injury
- Coverage of both inpatient and outpatient medical and mental health care within the 10 mile radius of the college campus
- The plan provides coverage for prescription drugs at a minimum of \$2,500 per policy year
- Plans must be owned, operated and based in the United States and must be in full compliance with applicable federal laws
- The plan provides coverage for pre-existing conditions

- For those going on a Barnard approved Study Abroad program:

The plan must cover all urgent care, inpatient hospital care and prescription coverage, and in addition, have at least \$7,500 of repatriation coverage and \$10,000 of medical evacuation coverage. (This can be purchased through Aetna for \$36/semester or \$66/year; see ASH website for more details.) There is no referral necessary from Barnard's health service when you are studying abroad.

STUDENTS WHO ARE COVERED UNDER A HEALTH INSURANCE PLAN THAT DOES NOT MEET ALL THE APPLICABLE REQUIREMENTS WILL NOT BE ALLOWED TO WAIVE OUT OF THE AETNA STUDENT HEALTH INSURANCE PLAN.

Q: SHOULD I WAIVE OUT OF THE AETNA STUDENT HEALTH PLAN?

A: If you have other coverage which meets the waiver criteria, it is your decision whether or not to waive. However, here are some important things to consider first:

- The Aetna plan may be a less expensive alternative to being insured on an individual plan or as a dependent on an employer group plan through your parent. You should compare costs and coverage. **The cost for coverage under the Aetna Student Health plan is \$735.00 for the semester.**
- Aetna plan's out-of-pocket costs may be much less than on your other plan.
- In-Network providers are covered at 80/20 (80% paid by Aetna / 20% paid by the patient) until \$3,000 out of pocket costs followed by 100% coverage with a dollar limit of up to \$1.25 million per policy year. The coverage is 60/40 for out-of-network providers. **There is an annual deductible of \$250.**
- The Primary Care Health Service does not bill private insurance. Patients who are not covered under Aetna will be responsible for payment of all medications and vaccinations at time of service and will have to submit a claim directly to their insurance company for reimbursement.
- Does your plan provide coverage for pre-existing conditions with a waiting period of no more than 6 months? (Waiting Period means the duration of time between the beginning of an insured's illness/sickness and the commencement of the period for which benefits are payable.)

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

Q: WHAT HAPPENS IF I SUCCESSFULLY WAIVE OUT OF THE AETNA PLAN, THEN LOSE MY OTHER COVERAGE?

A: Students who waive out of the ASH plan and subsequently lose their personal coverage may purchase the ASH plan as long as they notify ASH within 31 days of their loss of coverage.

Q: WHAT ABOUT DENTAL COVERAGE?

A: Insurance plans purchased through Barnard College do not include coverage for routine dental care. However, information on dental care discount programs is available on the Aetna Student Health website at aetnastudenthealth.com or you may speak to the Department Manager about other alternatives.

If you need further information, please contact our Health Services Department Manager, Elliot Wasserman, at (212) 854-8305 or via e-mail at ewasserman@barnard.edu.

Sincerely,

Mary Joan Murphy, PNP-BC, MSN, MPH

Executive Director, Student Health and Wellness Programs