



Northeastern

To: Enrollees of Northeastern University Student Health Plan (NUSHP)

RE: Northeastern University Student Health Plan Recognition as Minimum Essential Coverage (MEC)

Date: January 2016

Dear Enrollees of Northeastern University Student Health Plan (NUSHP):

The Patient Protection and Affordable Care Act includes a mandate for most individuals to have "minimum essential coverage" (MEC) for themselves and their dependents or potentially make an individual responsibility payment. This letter conveys that the Northeastern University Student Health Plan (NUSHP) has made application for and received recognition as MEC.

Student Affairs

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The federal Center for Consumer Information & Insurance Oversight has reviewed the application made by Northeastern University and determined that coverage under the NUSHP complies with substantially all of the requirements of Title I of the Affordable Care Act that apply to non-grandfathered plans in the individual market. Therefore your coverage under the NUSHP is recognized as MEC suitable to satisfy the individual coverage mandate.

This recognition as MEC and any adjustments made to provisions of the Plan Document of the NUSHP during the application process are retroactive to September 1, 2015. Please see the attached list of NUSHP Plan Document revisions made effective September 1, 2015.

The NUSHP Claims Administrator, Blue Cross Blue Shield of Massachusetts, has made every effort to process claims in accordance with these plan changes. However, if you believe that your claims were not processed correctly or if you did not submit an initial claim, please complete the student section of the claim form (see the web link below) and include the explanation of benefits (EOB) and/or claim number(s) of the claim(s) that you wish to be reconsidered.

The NUSHP plan document, Summary of Benefits and Coverage, and NUSHP claim form can be found at <http://www.northeastern.edu/nushp/>.

Please be assured that Northeastern University is dedicated to continued compliance with the requirements of the Affordable Care Act and the maintenance of this high level of coverage under the NUSHP.

Please contact the NUSHP Office at nushp@neu.edu if you have any questions regarding this information.

Sincerely,

A handwritten signature in blue ink that reads "Madeleine Estabrook".

Madeleine Estabrook
Vice President for Student Affairs



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Northeastern University Student Health Plan (NUSHP) Plan Revisions effective September 1, 2015

1. The Northeastern University Student Health Plan (NUSHP) is now covering all Preventive Services in accordance to the recommendations of the United States Preventive Services Task Force (USPSTF) A and B, the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention and the Health Resources and Services Administration (HRSA). For information on the specific benefits covered, refer to the Student Medical Benefit Plan document, or visit the following websites:

ACIP: <http://www.cdc.gov/vaccines/hcp/acip-recs/index.html>

USPSTF: <http://www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-brecommendations/>

HRSA: <http://www.hrsa.gov/womensguidelines/>

2. The annual dollar limit of \$2,500 for removal of impacted teeth has been removed in accordance to the Essential Health Benefits requirements.
3. Among a list of other rescission stipulations, coverage for the NUSHP plan can only be rescinded if individual performs an act, practice, or omission that constitutes fraud, or unless the individual makes an intentional misrepresentation of material fact.
4. Dependent eligibility is no longer limited to unmarried dependents.