



**Frequently Asked Questions About Waiver & Enrollment
For Northeastern University Students
2018-2019 Northeastern University Student Health Plan (NUSHP)**

“How do I...?”	
<i>Enroll</i>	Eligible students will be automatically enrolled in and billed for NUSHP once they register for classes as a full or part time student and meet the minimum qualifications. Online students and students in a non-degree program are not eligible for NUSHP.
<i>Waive</i>	<p><i>If you are enrolled in a health insurance plan that is fully compliant with the Affordable Care Act and NUSHP, you may waive NUSHP.</i></p> <p>Visit www.northeastern.edu/nushp for more details on comparing your plan with NUSHP.</p> <p>for more details on comparing your plan with NUSHP:</p> <ol style="list-style-type: none"> 1. Go to myNortheastern- Services Link- Scroll to UHCS 2. Choose “NUSHP (Northeastern University Student Health Plan) 3. Choose “Student Waive” On the left toolbar and follow the instructions to complete the form. 4. Print or write down your reference number. Receipt of this number only confirms submission, not acceptance, of your form. 5. You will receive notification once your request to waive has been approved or denied.
<i>Enroll my dependents</i>	<ol style="list-style-type: none"> 1. Go to myNortheastern; Services Link- Scroll to UHCS 2. Choose “NUSHP (Northeastern University Student Health Plan) 3. Click ‘Dependent Enroll’. 4. Follow the instructions to complete the form. 5. Print or save a copy of the confirmation page. 6. You will receive notification once your form has been approved or denied. 7. Once approved fee for enrolled dependents will be added to student account.
<i>Edit my Form after it’s submitted</i>	<p><i>If it is before the waiver/enrollment deadline:</i></p> <ol style="list-style-type: none"> 1. Go to myNortheastern; Services Link- Scroll to UHCS 2. Choose “NUSHP (Northeastern University Student Health Plan) 3. ‘View My Submitted Forms’. 4. Select the form you want to edit. 5. Update the form as needed. 6. Click ‘Submit Edit’. <p>After the waiver deadline, forms cannot be edited. Please contact Customer Service 844-333-1462 if you have any issues.</p>
<i>Print a Verification Letter</i>	<p><i>Verification Letters are usually available 5-7 business days after the request is received and your eligibility is confirmed.</i></p> <ol style="list-style-type: none"> 1. Go to myNortheastern; Services Link- Scroll to UHCS 2. Choose “NUSHP (Northeastern University Student Health Plan) 3. From the Gallagher home page, choose, on the left toolbar, click ‘Account Home’. 4. You will be redirected to the ‘Account Home’ page, then click on ‘Verification Letter’ under ‘Coverage History’.

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Northeastern University Student Health Plan (NUSHP)

How do recent changes to the Affordable Care Act affect NUSHP?

One of the recently signed Executive Orders removed the federal penalty you would be assessed for not being enrolled in a health insurance plan beginning in 2019, but it is important to know that the mandate to have health insurance remains in place. NUSHP is fully compliant with health care reform and the Affordable Care Act (ACA). Being enrolled in NUSHP meets the mandate to have health insurance.

Being ACA compliant means the Student Health Plan provides specific essential health benefits such as certain preventive care services such as annual physical and GYN exams, and covers pre-existing conditions without any waiting period. To learn more about covered preventive services, go to <https://www.healthcare.gov/coverage/preventive-care-benefits/>.

While it is important to not only have health insurance coverage available to meet the waiver requirement, it is equally important that your health insurance plan has participating doctors and hospitals in the area where you are attending school. Additionally, Marketplace plans typically have annual deductibles much higher than the cost of your school's sponsored Student Health Insurance Plan.

What is considered 'comparable coverage'?

Having a plan of comparable coverage means your health insurance plan must be fully-compliant with the Affordable Care Act (ACA) and meets Massachusetts State requirements. This means your plan needs to have participating providers and cover a range of services in and around the area where you attend school. Services include, but are not limited to, preventive and non-urgent care, emergency care, surgical care, inpatient and outpatient hospitalization, lab work, diagnostic x-rays, physical therapy and chiropractic care, prescription drugs, mental health and substance abuse treatment. If your current plan is an HMO, it is very likely that coverage is limited, or not available, outside of the HMO's service area.

Before deciding whether or not to waive coverage, compare your current health insurance plan to the NUSHP to look at your possible out-of-pocket costs – deductibles, copays, coinsurance, and out-of-pocket maximums. You may find your out-of-pocket costs are greater than paying the premium for NUSHP.

Plans that are not considered comparable include: plans that only provide emergency services, international plans, travel insurance plans, out-of-state Medicaid plans, and plans from insurance companies not located within the United States.

Before waiving coverage you should review your current policy, considering the following:

- Is your plan fully compliant with the Affordable Care Act? (reference the "What is considered Comparable Coverage" question above)
- Will your current plan cover medical care beyond emergency services (i.e. doctor's office visits, diagnostic testing, x-rays, prescription drugs, mental health, etc.) on- and off-campus?
- Does your plan have doctors and hospitals near campus?
- If you plan to travel elsewhere during the course of the year, does your coverage extend to these areas as well?
- Check the cost -- is the annual cost of NUSHP less expensive than the cost of being added as a dependent to your parents' plan? Be sure to compare deductibles and total out-of-pocket costs, not just the annual premium.
- Are there administrative pre-requirements, pre-certification, or Primary Care Physician referrals required under your current plan that may delay receipt of care?

Please Note:

- Students who do not complete a waiver form by the published deadline will be automatically enrolled in and billed for NUSHP
- If you choose to waive coverage, there will not be another opportunity to enroll in NUSHP until the following plan year unless you experience a qualifying event.

Will my waiver be audited / verified?

Yes, all submitted waiver forms will be subject to waiver verification. The intent of the waiver verification process is to assess whether or not your insurance plan will cover you when you are at school. The verification process checks the insurance company information you entered on your form and confirms the information submitted is accurate and that your coverage is currently active and ACA compliant or otherwise comparable. Most waivers will be verified within 24-48 hours. Once your waiver has been verified, an email notification will be sent to your husky email address. If your waiver is denied, the email will explain the reason for the denial and provide instructions on how to revise and resubmit your form and any applicable supporting documentation.

As a result of this enhanced verification process, it is possible the insurance you waived with previously will no longer be accepted.

If I lose my insurance coverage, can I enroll in NUSHP?

Yes, students who waive NUSHP, and then lose their insurance plan, may submit a Petition to Add form. The form can be found on my Northeastern, choose NUSHP, choose the 'Petition to Add' link on the left side of the page. Make sure you read the form carefully as it contains very specific information on the Petition to Add process.

This document is a summary only and does not contain a full or complete recitation of the benefits and restrictions/exclusions. Please refer to the 'My Benefits and Plan Information' section of the website for a complete description of the benefits, exclusions, and limitations of the plan.

Important Contact Information

Information Needed	Who to Contact	Contact Information
<i>Questions about enrollment and coverage</i>	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/NEU , click the 'Customer Service' link
<i>Questions about benefits, claims, and claims payments</i>	Blue Cross Blue Shield of Massachusetts	Address: 101 Huntington Avenue, Suite 1300 Boston, MA 02199-7611 Phone: 1-888-648-0825 Website: http://www.studentbluema.com/home.php
<i>Questions about preferred providers</i>	Blue Cross Blue Shield of Massachusetts	Phone: 1-888-648-0825 Website: www.gallagherstudent.com/NEU , click 'Find a Doctor'
<i>Questions about participating pharmacies</i>	Blue Cross Blue Shield of Massachusetts	Phone: 1-888-648-0825 Website: www.gallagherstudent.com/NEU , click 'Pharmacy Program'
<i>Questions about tax forms</i>	Blue Cross Blue Shield of Massachusetts	Address: 101 Huntington Avenue, Suite 1300 Boston, MA 02199-7611 Phone: 1-888-648-0825 Website: http://www.studentbluema.com/home.php
<i>Questions about Dental Savings Program</i>	Basix (Dental Savings)	Phone: 1-888-274-9961 Websites: www.basixstudent.com
<i>Worldwide assistance services (medical evacuation and repatriation)</i>	UnitedHealthcare Global	Toll-free within the United States: 1-410-453-6330 Collect from outside of the United States: 1-800-527-0218 Email: assistance@uhcglobal.com
<i>Local Medical Office Partnership</i>	Fenway Health	Address: Ansin Building 1340 Boylston Street Boston, MA 02215 Phone: 1-617-267-0900
<i>Additional Health Plan Questions</i>	NUSHP Office	Address: Northeastern University 135 Forsyth Building 360 Huntington Avenue Boston, MA 02115 Phone: 1-617-373-8007 Email: NUSHP@northeastern.edu