

Health Insurance

Prior to arriving at Wellesley College, new students are required to complete and return the *Student Health History Form* and *Health Care Provider Form* by July 1st. If you are arriving mid-year, the form should be returned by January 13th. If you have not done this yet, you may visit <http://www.wellesley.edu/Health> to download the required forms and read more about the immunization requirements as mandated by the State of Massachusetts.

Insurance Requirements

The Massachusetts Qualifying Student Health Insurance Plan (QSHIP) is a law that requires all college students to show proof that they have health insurance coverage while they are attending a higher education institution in the Commonwealth. The Wellesley College Student Health Insurance Plan for the year 2010-2011 is a United Health Care PPO and managed by Gallagher Koster. Students are required to either waive or enroll in the insurance plan every year. International students can only waive the Student Injury and Sickness Insurance Plan if they are covered by an insurance plan of comparable coverage based in the United States. ***International students may not waive the health insurance with coverage from insurance carriers outside the U.S. or with coverage by a foreign National Health Service program. Coverage must follow the Massachusetts State Requirements listed below.***

Massachusetts State Requirements:

The company must have its headquarters in the United States; an office in the U.S. does not meet this requirement.

1. The policy must have a minimum of \$50,000.00 coverage per accident or injury.
2. Emergency Room visits that do not result in the admission to the hospital must be covered.
3. Mental health must be covered as any other illness or injury. This means that both in-patient and outpatient treatment must be covered.
4. Injuries or illnesses that occur as a result of alcohol, illegal drugs or as the result of an attempt to commit suicide must be covered as any other illness or injury.
5. Diagnosis and treatment of sexually transmitted diseases must be covered.
6. There must be coverage for pre-existing conditions.
7. The maximum yearly deductible cannot exceed \$250.00 per year.
8. The policy must be portable to the State of Massachusetts (if obtained in another state).

The State further mandates that any student who cannot show proof of having qualifying health insurance from a U.S. based company must participate in an insurance program provided by their institution. The Student Health Insurance Plan for Wellesley College students exceeds the state requirements and provides reasonable protection against illness and accidents. Students will be automatically billed the premium for the Wellesley Health Insurance Plan unless they apply for a waiver based on a qualifying health plan that meets the Massachusetts State requirements.

J-1 Exchange Visitor Health Insurance Requirements

In addition to the Massachusetts State Health Insurance requirements, the U.S. Department of State (DOS) mandates specific health coverage for all J-1 Exchange Visitors. This is a separate requirement that is collected by the Slater International Center through the student's completion of the *J-1 Insurance Verification Form*.

Enrollment Information

All eligible students who do not submit an online waiver by the deadline will be automatically enrolled in the student insurance plan.

Wellesley Waiver Information

Wellesley College students who have a qualifying U.S. company based health insurance plan may elect to waive participation in the Wellesley College plan. The waiver process must be completed annually. If a student elects to waive the Wellesley insurance, the student must certify that the plan meets the Massachusetts state requirements.

To document proof of comparable coverage, an online waiver form must be completed and submitted by the deadline. Please follow these instructions:

1. Go to <http://www.gallagherkoster.com>
2. Click on "College and University Students"
3. Click on the "Log In" link (located on the top right of screen). All students, first time users and returning, must access the Online Waiver Form using the "Log In" feature. Your user account has already been created by Gallagher Koster and Wellesley College. Your username will be your Wellesley College Email address and your password will be your student ID number.
4. Once logged in, click on 'Student Waive/Enroll Forms' and select the Wellesley College Annual Waiver Form from the drop down menu. You will need to provide information from your current health insurance card: name, claims address, and toll-free customer service number of the insurance carrier, the name of the policyholder and policyholder ID or group number.

Immediately upon submitting the online Waiver form, you will receive a confirmation number indicating that the form has been successfully submitted. Print this confirmation number for your records. If you do not receive a confirmation number, you will need to correct any errors and resubmit the form. The online process is the only accepted process for waiving coverage. Wellesley College reserves the right to audit and subsequently reject a waiver request. If it is determined that a student waived coverage with a health insurance plan that was not comparable coverage, the student will be automatically enrolled in the Student Injury and Sickness Insurance Plan, effective the date that the determination was made and there will be no pro-rata of premium.

General Health Plan Information

The following information is provided to help you understand the different types of insurance programs and how they work.

Health Maintenance Organization (HMO): If you choose to purchase insurance through an HMO, you will be required to select a Primary Care Provider (PCP) who will be the professional that manages your care. If your PCP determines that your condition requires the evaluation and care of a specialist, the PCP will refer you to the appropriate specialist. HMOs require that you get your care from within the network of their providers and receive a referral from your PCP before another provider sees you. For most HMOs the cost to you at each visit is your co-pay and the remaining cost is paid at 100% by the HMO. If you become ill while you are outside their network coverage area, HMOs will only pay for emergency services.

Preferred Provider Organization (PPO): If you choose to purchase insurance coverage through a PPO, you are not limited to which providers you can see. Instead, your benefits are paid at different levels based on whether you access care within a particular network or outside of a particular network.

PPOs require that you meet individual calendar year deductibles before your benefits start. If you have three or more family members covered under the same policy, there is usually a maximum deductible per family per calendar year. Once this deductible is met, the PPO will pay a percentage of your benefit. This is called co-insurance. You are then responsible for any remaining balance. In-network and out-of-network providers are usually paid at different benefit levels (i.e. 100% in-network—80% out-of-network or 90% in-network—70% out-of network) and co-pays may apply.

If you use a provider who is within the network, that provider will submit a claim for payment to the insurance company. The insurance company pays a portion and the provider will bill you for your responsibility for that service. If co-pays apply you will pay the required co-pay at the time of the visit. If you use a provider outside of the network, that provide may require the payment at the time of your visit and that you should submit your bill to the insurance company to be reimbursed later.

Immunization Requirements

The State of Massachusetts mandates that all college students be immunized against certain preventable diseases before arriving to Wellesley College. Immunizations include measles, mumps, rubella, tetanus, diphtheria, hepatitis B, and meningitis. The requirement includes two doses of measles vaccine, three doses of hepatitis B vaccine and a tetanus/diphtheria vaccine within the past 10 years. The college must ensure that all students are in compliance with this State mandated immunization law; therefore a student's enrollment process cannot be considered complete until the immunization requirements are fulfilled. In addition, Wellesley College strongly recommends that all students either have the two doses of the varicella (chickenpox) vaccine, or submit a laboratory serology (blood) report showing immunity to varicella.