A quick overview of insurance requirements at Northwestern University

- Northwestern University requires degree-seeking students to have comprehensive health insurance. To that end, all registered students in degree-seeking programs* are defaulted each year into the Northwestern University Student Health Insurance Plan (NU-SHIP).
- Students must confirm or waive their NU-SHIP enrollment during the first quarter in which they are actively registered each academic year (applicable open enrollment periods below):

<table>
<thead>
<tr>
<th>First quarter registered in 2017-2018</th>
<th>Open enrollment period</th>
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<tbody>
<tr>
<td>Fall quarter</td>
<td>July 1, 2017 – Oct. 1, 2017</td>
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<td>Winter quarter</td>
<td>Dec. 18, 2017 – Jan. 19, 2018</td>
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<tr>
<td>Spring quarter</td>
<td>March 12, 2018 – April 13, 2018</td>
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<tr>
<td>Summer quarter</td>
<td>May 28, 2018 – July 6, 2018</td>
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- If students fail to waive by the deadline, they remain enrolled in the NU-SHIP for the entire remainder of the academic year and are responsible for the applicable plan premium.
- **Per Northwestern policy, international students – students on a J-1 or F-1 U.S. visa – must maintain their enrollment in the NU-SHIP for the entire time they are studying at NU.**

*Students in School of Professional Studies programs, and a few other designated academic programs, are not automatically enrolled in the NU-SHIP; for coverage options, please contact the Northwestern Student Health Insurance office.

Waiving enrollment in the NU-SHIP – must affirm comparable, active insurance coverage

To meet 2017-2018 requirements for comparable coverage, alternate insurance plans must:

- Provide in-network routine, non-emergency care, as well as emergency care, **in the Evanston/Chicago area**
- Cover all “essential health benefits” as defined by ACA
- Have no exclusions or waiting periods for pre-existing conditions
- Have a U.S.-based claims administrator, U.S. telephone number and address for submission of claims, and the insurance policy must have been issued in the U.S.
- Annual out-of-pocket maximums: individual plans ≤ $7,150; family plans ≤ $14,300
- Provide medical evacuation and repatriation coverage:
  - required for all F-1/J-1 students;
  - required for all other students only when they will be traveling/studying out of the U.S. during the current academic year (otherwise n/a)
- Provide active coverage from the day the student’s program begins until August 31, 2018, or until the student’s program of study concludes (whichever is sooner)

Download the [Comparable Coverage Checklist](#) to assess whether your plan meets the required criteria.

Enrolling dependents in NU-SHIP – must be completed by the enrollment / waiver deadline

- Students first confirm their NU-SHIP enrollment via online Coverage Selection Form in CAESAR.
- Then go to [Aetna’s website for Northwestern students](#) to complete with process
Researching/assessing alternate insurance plans
To make the best selection for your healthcare and insurance needs:

- Pay attention to the relationship between the premium, deductible, and out-of-pocket costs (as one of these variables goes down in cost, another will rise).
- Consider your health needs: chronic conditions (i.e., allergies); ongoing prescription needs; anticipated or upcoming medical procedures (i.e., maternity, surgery); policy limits/exclusions.
- Make sure any alternate plan meets all of Northwestern’s comparable coverage requirements!

Insurance Education 101: Key Insurance Terminology

**Premium**
The amount of money you pay – generally billed on a monthly, quarterly or annual basis – to purchase your health insurance.

**Deductible**
The amount you need to pay towards your medical expenses **before** your insurance plan starts to cover your medical costs.

**Annual out-of-pocket maximum**
The total amount of money you may be expected to pay out of pocket, over the course of an entire plan year; note that there may be different maximums that apply to in-network and out-of-network providers (or no maximum at all for out-of-network costs), depending on specific plan provisions.

**Co-Insurance**
The percentage of your medical expenses that you are responsible for (after you have met your deductible), as well as the percentage the insurance company pays, i.e., 80%/20% or 70%/30%.

When reviewing alternate insurance plans, be on the lookout for:

- Plans with high deductibles (ask if you could afford to pay that to access needed medical care)
- Pharmacy benefits covered via co-insurance (percentage of retail cost owed by enrollee) rather than co-pay (fixed cost per prescription/refill)
- Exclusions for particular services, i.e., assistant surgeon fees
- Plans that have limits either on the number of allowed mental health visits, or set an annual maximum for mental health reimbursements, i.e., up to $500 annual coverage
- Plans that do not meet ACA requirements, i.e., waiting period for pre-existing conditions

For additional information: Northwestern Student Health Insurance office
[http://www.northwestern.edu/student-insurance/](http://www.northwestern.edu/student-insurance/)

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<th>Locations &amp; Hours</th>
<th>Staff</th>
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<tr>
<td><strong>Chicago campus</strong>&lt;br&gt;Law School, 357 E. Chicago Avenue, Room 131&lt;br&gt;Mon-Thurs, 9:00am – 4:30pm <em>(hours may vary weekly)</em>&lt;br&gt;Phone: 312.503.1242</td>
<td>Wendy Weaver&lt;br&gt;Student Health Insurance Program Manager: Marcy J. Hochberg</td>
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<tr>
<td><strong>Evanston campus</strong>&lt;br&gt;633 Emerson Street, Suite G125b, Searle Hall&lt;br&gt;Mon, Wed-Fri, 8:30am – 5:00pm; Tues, 8:30am – 6:00pm&lt;br&gt;Phone: 847.491.3621</td>
<td>Ivelisse Cintron&lt;br&gt;Mark Prins</td>
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