Spring 2016 Student Health Insurance Update

Health insurance can be a challenging topic for students and parents alike. Over the past year, the NU Student Health Insurance office has been improving a number of our systems and processes to enable us to provide better service and support to students across Northwestern. We would like to take this opportunity to update you on NU’s insurance requirements, and how these improvements may impact your student this summer and fall.

Northwestern requires all degree-seeking students to have good insurance coverage. Traditionally, we only have inquired about students’ insurance selection – whether they wish to enroll in the NU Student Health Insurance Plan (NU-SHIP) or waive the NU-SHIP because they have alternate insurance that meets NU’s comparable coverage requirements – during their first year at NU. However, many insurance plans – available either through one’s employers or the private marketplace – have been affected over the last several years by requirements established by the Affordable Care Act (ACA), and the resulting market responses to those regulations. As a result, many existing insurance policies have experienced changes to their plan designs, benefits, or networks, in some cases, without their enrollees being fully aware of how these changes may impact their coverage or their subsequent care.

Challenges in a post-ACA landscape

- Unanticipated financial expenses can be a major barrier to completing one’s academic degree and goals successfully; further, unexpected medical or mental health expenses are among the most common unanticipated financial expenses that students encounter.
- Many students are unaware of whether their insurance coverage meets NU’s requirements; and many are unaware of whether their plan benefits have changed since they first informed NU of their insurance selection.
- A notable subset of the NU student community is without any insurance, despite the federal requirement to have insurance coverage; NU only learns about these gaps during crisis situations.

We can do better. To improve our ability to care for our students, and ensure they are covered appropriately, in the 2016-2017 academic year, NU will move to an annual insurance reporting requirement, aligning our practices with our peer institutions.

Annual NU Student Health Insurance Requirements

- NU will enroll all degree-seeking, registered students into the NU-SHIP annually, to ensure all students have active insurance coverage.
- Students who wish to use the NU-SHIP for their insurance coverage should confirm their NU-SHIP enrollment via the online Coverage Selection Form in CAESAR during the open enrollment period.
- Students covered under an alternate insurance policy should waive their NU-SHIP enrollment, via the online Coverage Selection Form in CAESAR during the open enrollment period. Alternate plans must meet NU’s comparable coverage requirements.
Annual NU Student Health Insurance Requirements, con’t.

- The online Coverage Selection Form will be available from July 1 through Oct. 1 (the open enrollment period).
- If students do not waive the NU-SHIP by the enrollment / waiver deadline on Oct. 1, they will remain enrolled in the NU-SHIP for the entire academic year, and they will be billed the annual premium of $3,799.

Comparable Coverage Requirements for Alternate Insurance Plans

- Almost all of NU’s comparable coverage requirements are tied to the benefit requirements established by the Affordable Care Act (ACA); this aligns our requirements with a national standard and ensures that ACA-compliant insurance plans automatically meet almost all NU requirements immediately.
- Students with out-of-state insurance coverage (non-Illinois plans) should ensure that they are covered for routine, non-emergency care – in addition to emergency care – in the Evanston area.

For additional information about the benefits that alternate plans must provide to qualify to waive U-SHIP, please download a copy of the Comparable Coverage Checklist from our website, www.northwestern.edu/student-insurance.

We’re Here to Help
If you or your student have questions about NU insurance policies, or need assistance, we’re happy to review annual requirements, help students navigate the online Coverage Selection Form to confirm or waive NU-SHIP enrollment, in addition to answering enrollment questions and explaining plan benefits.

You can reach us by email at student.insurance@northwestern.edu or by phone at 847.491.2113. For more information about student health insurance at the Northwestern, we encourage you to explore our webpages at www.northwestern.edu/student-insurance

We look forward to a healthy and successful academic year!