FAQS

What is the patient responsibility for in-network mental health visits?
$20 per visit. The 80% coinsurance will be subject to a $20 maximum, which is the same as last year’s plan.

What is the patient responsibility for out-of-network mental health visits?
80% coinsurance applies to non-preferred providers. This means that for a visit where the provider charges $165, your responsibility will be $33. It is important to use in-network providers wherever possible in order to reduce your financial burden and create a sustainable health plan for all students.

What is the patient responsibility for CAPS mental health visits?
There is no charge for a student to see a CAPS provider.

When are these changes effective, and do I need to do anything different?
These changes will be made retroactively to the beginning of the plan. You do not need to change anything about the way you access your care. For claims that occurred prior to this change, Aetna will be revising the claim payment and issuing refunds where appropriate.

It will take about three weeks for Aetna’s system to be correct. In order to make this change, all claims will now be processed manually by Aetna, which may result in a delay in processing from what you have previously experienced.

Why were the initial changes put into place and how was Aetna able to change them now?
There is federal law that requires health plans to have parity between physical and mental health care benefits. When the previous benefit structure was submitted to the state for approval, that parity requirement was not met and the plan needed to be amended in order to be offered to students for this academic year.

Aetna’s compliance team developed a solution to create a short-term fix to that issue for the current plan year upon a request from Northwestern.

Will the plan change next year?
This solution is a temporary measure agreed to by Aetna following the request from Northwestern leadership. It is possible that this short-term fix may run into the same compliance challenges for the 2020-2021 plan year. We will send another update on that when we know.

Who should I contact for follow-up questions?
The Student Health Insurance Office can be contacted at student.insurance@northwestern.edu