



Frequently Asked Questions: Student Health Insurance Plan

Updated August 1, 2015

With the approval of the University's Board of Trustees, Stetson University College of Law requires students — other than those enrolled exclusively in online programs — to have insurance coverage for sickness and accidents. This Campus Student Insurance Plan was developed to provide quality insurance at a reasonable cost that is within the reach of the student budget. Please note, however, that the Plan does not cover all illnesses, procedures, or medications. It is important that you understand the terms of the Plan before you need to use the insurance. Although the plan contract terms is the authoritative document on plan benefits and exclusions, the Policy Brochure and this *Frequently Asked Questions* document provide some details about the requirement and the Plan. Insurance requirements for study-abroad programs are addressed separately at the end of this document.

Domestic Insurance Requirements

1. What is the requirement on student insurance?

The following students are required to have health insurance:

- a. International students who hold F or J visas;
- b. Students enrolled in any of the following programs:
 - (i) Full-time J.D. or J.D. dual-degree program;
 - (ii) Part-time J.D. or J.D. dual-degree program;
 - (iii) LL.M. in International Law;
 - (iv) Visiting or transient students; or
 - (v) Any Stetson Law sponsored study-abroad program (discussed in FAQ Number 26-30).

2. When does this requirement take effect?

The decision to require that students have health insurance coverage became effective with the Fall 2009 semester. Mandatory international insurance was already required for study-abroad programs, and that requirement remained as well.

3. Why did the College decide to require students to have a health insurance plan to cover them while attending Stetson University College of Law?

The issue of student health insurance has garnered much attention in recent years. Other colleges and universities, like us, have moved toward insurance requirements because a growing concern exists about students' inability to obtain basic health care and the increase in medical-related student drop-out rates. This led the University's Board of Trustees to approve that insurance coverage be required as a non-academic condition of enrollment at the College of Law. Student insurance provides protection for many unexpected illnesses and injuries that can interrupt the student educational experience. In our experience, students without insurance often defer or neglect their health and health care because of the expense. No student should have to decide between continuing his or her education and paying a medical bill.

4. Does the College keep any of the insurance fee?

No. The cost is a pass-through only, meaning the College of Law is charging you the premium charged by the provider and no more.

5. Who is eligible to enroll in the Campus Student Insurance Plan?

In general, all students taking credit hours and physically attending Stetson University are eligible to enroll in the Campus Student Insurance Plan offered by Cigna. Special rules apply to international students. The 2015–2016 Policy Brochure is available on the Consolidated Health Plans website, www.chpstudent.com, by selecting 'Stetson Law-Gulfport/Tampa' from the drop down menu.

6. What are the terms of the Campus Student Insurance Plan and how much does it cost?

The 2015–2016 Plan Brochure, available on the Consolidated Health Plans website, gives details on current benefits, eligibility, and limitations.

Coverage is provided on an annual basis, with the premium due and payable in two equal installments (Fall & Spring). Because insurance is required during the entire period of active enrollment, the actual charge in academic year 2015–2016 was based upon the annual fee of \$2,590; \$1,295 for Fall and \$1,295 for Spring. No amount is included in the summer budget, because the Fall and Spring amounts will provide annual coverage.

7. How do I pay the premium?

If you choose to enroll, (Enrollment Form available online at www.chpstudent.com) cost of the premium will be added to your student account and payment needs to be submitted with your enrollment form to the Business Office. Methods of acceptable payment are cash, check, or money order. Please make checks payable to:

Stetson University College of Law
1401 61st Street South
Gulfport, FL 33707
Attn.: Business Office

Credit card payments and e-checks are also an acceptable method if made online through the Student Account Payment website.

This can be found at <https://secure.stetson.edu/forms/law/studentaccounts/payment/>. As a condition of using your credit card, a non-refundable convenience fee equal to 2.5% of the payment will be incurred. E-checks do not incur a convenience fee.

If you are receiving Financial Aid and enroll before refund checks are distributed, you can use Financial Aid to make your premium payment

8. Will I be able to obtain financial aid to pay for mandatory insurance?

Yes. Once you have submitted the FAFSA, you may be eligible for a student loan to pay for your student insurance coverage. We have already included an estimated cost in the living expense budget for financial aid purposes. If you have already used your full student loan eligibility under Stafford, you may be able to borrow using a Graduate PLUS Loan to pay for the coverage if you are eligible. Please contact the Student Financial Planning Office at finaid@law.stetson.edu if you have additional questions.

9. I paid the insurance fee but never received my insurance card. What should I do?

All insurance cards will be able to be obtained from the Consolidated Health Plans website. There will be a link on the website for this purpose. Although most information can be obtained online at the Consolidated Health Plans website, it is very important that the address they have on file is correct. To ensure this, one should verify that their address with the Registrar is correct. If not, a Change of Address form should be completed with the Registrar.

10. If I am in a category that requires insurance but I already have it, do I need to do anything?

Maybe. If you are in one of the mandatory domestic student health insurance categories, and you are already covered by a health insurance policy held by a parent, spouse, employer, or have other qualifying coverage, you may not need to do anything with the College of Law. It is recommended that you review the student insurance plan to determine that your current insurance plan provides equivalent coverage and that it will cover you sufficiently in the Tampa Bay/Campus area throughout the academic year.

11. What happens if I either lose my coverage after the semester has begun, or if I accept a job that provides health insurance while attending school?

If you lose your personal coverage, you need to call Consolidated Health Plans at 1-800-633-7867 and make arrangements to enroll in the Campus Student Insurance Plan during the semester. You will need to show appropriate documentation acceptable to Consolidated Health Plans on the reason for the change. Consolidated Health Plans will provide you with the applicable rates.

If you accept a job that provides you with health insurance while you are still enrolled with Consolidated Health Plans, you can only cancel at the beginning of the following academic year. **Your insurance cannot be cancelled mid-year.**

12. When is the deadline to apply for health insurance?

For annual coverage for the entire 2015–2016 academic year — including Summer 2016 — the deadline to sign up for the insurance coverage is **September 12, 2015**. See additional detail below under Study-Abroad Insurance Requirements regarding the Autumn in London program.

13. I wanted to apply for the insurance in the Fall, but was not able to by the deadline. Can I still apply?

NO. If a student enrolls during the open enrollment period, their coverage begins on the period start date of August 12, 2015. Once open enrollment ends, no further enrollments are allowed until the following school year. Spring/Summer enrollments only apply to new incoming students.

Qualifying Life Changing Event (marriage, divorce, aging out) is an exception to this. Upon providing proof of involuntary loss of coverage within 30 days, students with qualifying life changing events can make payment to and enroll online directly with Consolidated Health Plans @ www.chpstudent.com. CHP accepts Master Card and Visa.

Remember, the enrollment grace period ends on Midnight, September 12, 2015 in order to have coverage that starts on the initial policy date of August 12, 2015. If you do not enroll by September 12, 2015, you will not be able to enroll until the following year.

14. I originally chose not to apply for the student health insurance, but I have changed my mind and I now want the insurance. Can I join now?

No. See the answer for question #13

15. Is coverage under this plan available for any groups not subject to the mandatory requirement?

In general, the only student category not required to have student health insurance are those enrolled in the online Elder Law LL.M and Advocacy LL.M. Coverage for this group is not available under the Campus Student Insurance Plan.

16. If I am not in a group that must carry domestic health insurance coverage, do I need to do anything?

No. If you are not in one of those categories, and you have adequate insurance coverage, you do not have a health insurance requirement and no action is necessary.

17. Are there any groups subject to the mandatory coverage requirement that must follow a different process?

Yes. International students holding an F or J visa are required to enroll in the University approved insurance plan and are not eligible for a waiver. Students holding an F visa are required to maintain health insurance as a condition of their I-20. Holders of J visas are

required to have health insurance coverage under applicable federal regulations.

Only international students with a government sponsored plan may waive out of this insurance plan. If you already have a government sponsored plan and wish to request a waiver, you must provide proof that your proposed policy is issued by an official government agency and provides benefits at least equal to those required by Stetson University.

In addition, students enrolled in any Stetson Law study-abroad program are automatically enrolled in a separate policy covering international travel. No waiver is permitted for this international coverage. See the *Frequently Asked Questions* section on Study-Abroad Insurance Requirements below for additional detail.

18. If I am in a category for which insurance is mandatory, but I either do not have health insurance or my policy does not provide adequate coverage in the Gulfport/Campus area, what do I have to do?

If you are not covered by insurance, or your policy does not provide adequate coverage in the Tampa Bay/Campus area, your student account will automatically be charged and you will need to enroll in the campus Student Insurance Plan at www.chpstudent.com and select 'Stetson Law-Gulfport/Tampa' in the drop down menu and click the **Enroll Now** link to download the form. This form, along with payment, needs to be submitted to the Business Office.

See Question #7 for payment options.

19. I noticed that both annual and per-semester rates are available. How will I be charged?

If you chose to enroll, an annual premium will be charged to your student account, payable in two equal installments of \$1,295; one in Fall and one in Spring. Only annual coverage is allowed for most students. Per semester rates are only available for December graduates and transient students attending only one semester. When enrolling, a December graduate wishing to only have coverage for the fall semester will need to elect "Fall Only" coverage on the enrollment form. Only new incoming students (transfers & transients) can enroll for spring/summer coverage.

20. What if I am a transfer or transient student coming to Stetson?

It depends. Transfers typically are accepted to start only in Fall, which means the transfer student will be on the same cycle as those already attending. If a student is accepted for transfer in the Spring, he or she may apply and only be charged the Spring/Summer rate of \$1,543. These fees will then place the student onto the annual coverage cycle.

For transient students here only for a single semester, you will be charged the per-semester rate for the semester in which you attend. Transient students attending for a longer period will be handled on a case-by-case basis, and typically will be charged as needed to effectuate coverage for all semesters of attendance.

21. What happens if I am a Stetson student going elsewhere for a domestic exchange program like the University of New Hampshire School of Law Intellectual Property program?

You remain actively enrolled at Stetson even while attending a domestic exchange program at another school. Therefore, you are still subject to the mandatory insurance coverage, unless you have your own adequate coverage.

22. What happens if I elect to pay the annual fee and then need to take a leave of absence or withdraw? Is my insurance still good?

It depends. You must have enrolled, paid the fee, and actively attended classes for the first 31 days of the Fall semester for the coverage to be in effect for the year. If you meet this criterion and are enrolled under the annual schedule, your coverage remains for the balance of the year of enrollment.

For transient or transfer students, you must have paid the fee and actively attended classes for the first 31 days of the semester in which you began for the coverage to be in effect.

23. If I pay the annual fee in the Fall and then need to take a leave of absence in the Spring, can I get a portion of my premium refunded?

No. The policy is an annual policy and cannot be canceled. Refunds of premiums are allowed only upon entry into the armed forces.

24. Where should I go to ask additional questions about the domestic plan?

For general questions about the reasons behind this decision and the College's responsibilities in implementing this requirement, contact the Business Office at studentaccounts@law.stetson.edu. For broker website details and forms, go to www.chpstudent.com. For questions about levels of coverage, how to submit claims, or how to find covered providers should be directed to Consolidated Health Plans, at 1-800-633-7867 or by emailing www.chpstudent.com. College staff and faculty are not able to answer more specific questions about a student's insurance plan and whether it meets our insurance requirement.

Study-Abroad Insurance Requirements

25. When does this requirement take effect?

This requirement is already in place and is not a new requirement.

26. Why does the College require additional insurance for study-abroad programs?

Many domestic insurance plans either do not cover international travel, or are difficult to use in emergency conditions outside the United States. Having a comprehensive international health insurance program provides protection for the unexpected illnesses and injuries that can interrupt the student international educational experience.

27. Is the coverage optional for any study-abroad participants?

No. It is mandatory for all students who participate in a Stetson Law study-abroad program. This includes all summer abroad programs sponsored by the College of Law, the Autumn in London program, and all exchange programs sponsored by the College of Law. Students attending study-abroad programs sponsored by the main campus in Deland or other colleges or universities are only subject to that institution's requirements.

28. Doesn't this coverage duplicate my domestic health insurance?

No. The policy for study-abroad is an international policy specifically selected to provide an adequate level of coverage in the country where the program occurs. The domestic insurance described above provides for coverage within the United States.

29. I am attending only a study-abroad program this summer. Does this mean I need to have both domestic and international insurance?

Your domestic policy is typically paid by annual premium, which means you will already have summer coverage if you were charged and paid your Fall and Spring insurance payments. If opting out of domestic coverage were permitted for summer, this would mean you would have a gap in your domestic coverage over the summer.

The same issue arises for those in the Autumn in London program, which is why the semi-annual domestic insurance fee is applied in Fall in addition to the international coverage. You may choose not to have the Fall domestic coverage if attending the semester- abroad program in London or other exchange program.

We encourage you not to waive domestic insurance unless you have other domestic coverage. If you opt out of coverage and then while abroad, are diagnosed with a serious health condition, a gap in domestic coverage could result in a potential delay in coverage availability and even no coverage if you cannot return. In addition, for single semesters abroad, if you opt out in Fall and then elect only a Spring semester rate, then there would be a gap of coverage from November to January when Spring coverage begins.

Disclaimer: *The information contained in these materials is intended as an informational update as we continue through the implementation of student health insurance at the College of Law. This document is subject to change as we obtain further information on the process. It is not intended to provide a complete analysis or discussion of each topic. In addition, if any conflict exists between this document and the final plan terms, the final plan terms are controlling. The application of the insurance requirement to a particular situation may also depend upon an investigation of specific facts and circumstances than can be provided in this format.*

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