

## Frequently Asked Questions (and Responses) about Health Insurance and Student Health Services

### **1. If I am already covered by my family's health insurance, is there a reason that I should also consider taking the College's insurance as well?**

This is a matter of convenience and privacy. When you are sick, the last thing you want to do is think about saving receipts, processing claims, sending information home to your parents, etc. If you purchase the College's Health Insurance Plan, fees for medical doctor's visits, referrals to specialists, lab tests, and psychiatric consults done through Student Health Services or Student Counseling Services will be processed for you. If you do not purchase the College's Health Insurance Plan, these charges will appear as a "Health Service Fee" on your College bill. You will need to submit receipts for claims to your parents' insurance company to seek reimbursement.

### **2. If I decline the College's insurance, can I still use the College's Student Health Services?**

Yes, all full-time students may use the Student Health Services. However, if you decline the College's Health Insurance Plan, MD visits or any other charges such as in-house labs or certain dispensed medicines will be charged to your student account and a coded receipt will be given to you to submit to your insurance for reimbursement. It is advisable to fax a copy of your insurance/pharmacy card to Student Health whether or not you take the offered college plan. (860-439-5430 fax)

### **3. If I decline the college's insurance my freshman year, will it cover the rest of my time at the college?**

No, it will not. You must complete the online waiver each year of enrollment at Connecticut College.

### **4. What is not covered by the Student Health Insurance?**

The plan does not cover some immunizations, routine physical exams or most screening tests. There is an \$8 co-pay for MD visits and a \$10-15 co-pay for prescription medications as well as a \$50 co-pay for use of the emergency room. (applies only to sickness, not accidents).

### **5. Does the student insurance plan go through the summer?**

Yes, the insurance provides annual coverage, effective August 15<sup>th</sup> – August 14<sup>th</sup> of following year.

### **6. Why can't you process my private insurance?**

With over 1800 students from many states and countries, the task of processing all those different claims would be formidable.

### **7. After I have explored all my options and I decide that I do not want to purchase the College's insurance, what do I do?**

You complete the "waiver" form that is available on line [www.conncoll.edu/campuslife/1545.htm](http://www.conncoll.edu/campuslife/1545.htm) . If you need assistance contact Bailey Agencies at 800-321-4449. Insurance consultants, contracted by the College, will determine if your coverage is comparable to the College's health insurance, thereby making you eligible for the waiver.

### **8. Will I have the opportunity to decline the insurance now and accept it later?**

If your family's coverage changes due to employment or other domestic reasons, we can enroll you at a later date.

### **9. If I need a referral to a specialist, can I get one without the insurance?**

Your personal insurance may require a referral from your primary provider at home; we will assist you in trying to obtain this approval.

**10. If my student is studying abroad, are they covered by the school-sponsored insurance?**

Your student would be covered by the Connecticut College sponsored accident-only plan. Your student should inquire of their abroad program regarding the health insurance offered or built into the tuition. Every program is different.

Our plan does provide emergency services while abroad. See the link for Scholastic Emergency Services provided on the Student Health Services "Insurance" page.

**11. If I am studying away in the fall will the Student Health Insurance plan cover me?**

Yes.

**12. If I am studying away in the fall, can I wait to purchase the insurance for the spring semester?**

Yes, you may waive the insurance and later purchase the insurance in January, which will provide coverage from January 1<sup>st</sup> -August 14th. It will be your responsibility to notify the Administrative Assistant in Student Health Services of your intent to purchase the spring term insurance.

**13. If I am studying away in the spring, may I purchase the insurance for the fall semester only?**

No, you may not purchase the insurance for the fall semester only. In order for us to maintain the low premium, the single semester option is limited to the spring.

**14. If I want to know the charges on a student bill that relate to Health Services can I request an explanation?**

We will be happy to provide an explanation of any charges to the student. Due to confidentiality, we cannot talk to parents without written permission from the student.

Again, if you have additional questions, please contact our agent at Bailey Agencies 800-321-4449.