

Mandatory Health Insurance for all RSPH Students

Effective Fall Semester 2005



Effective Fall Semester 2005, all new and continuing full-time RSPH students (enrolled in 9 or more credit hours) will be required to have health insurance. Under this requirement, students must either purchase the Emory University Student Health Insurance Plan (offered by Aetna/The Chickering Group) or provide documentation of enrollment in a comparable United States domiciled health insurance plan.

If the student has not waived out of the Emory plan by the deadline date in late August 2005, he/she will be automatically enrolled in the Emory/Aetna plan and billed by the Bursar.

In order for a health insurance plan to meet the RSPH mandatory health insurance requirement, the plan must have at a minimum:

1. A deductible not greater than \$500 per policy year or \$200 per individual illness/injury;
2. Coverage at 80% of Covered Medical Expenses, payable up to \$50,000 for each injury or sickness;
3. Coverage at 100% of additional Covered Medical Expenses over \$50,000, until a Maximum Benefit Amount of \$250,000 for each injury or sickness has been paid;
4. Coverage for mental health expenses: Inpatient – minimum of 14 days of hospital confinement covered; Outpatient 80% coverage up to \$3,500;
5. Coverage that allows patient to receive emergency, specialist and inpatient care, and diagnostic testing and procedures in Atlanta, GA;
6. Underwritten by an insurance company domiciled in the United States.

Please be aware the Emory/Aetna Student Health Insurance Plan meets, and in most cases significantly exceeds, these required coverage minimums. In addition, the Emory/Aetna plan has no pre-existing condition limitations or exclusions. For more information about the 2004-05 Emory/Aetna plan (information about the 2005-06 plan will follow in Summer 2005), visit the Student Health Services web site at www.emory.edu/UHS and click on Fees/Insurance. To read the 2004-05 plan brochure, go www.chickering.com, click on Student Connection, choose Find Your School and enter Emory University. You will need Adobe Acrobat Reader to view the 2004-05 brochure. (The 2005-06 Emory/Aetna policy brochure will be available on line and will also be mailed to all Emory students this summer.)



RSPH students will submit their insurance compliance information via the Emory University Student Health Services (EUSHS) web site at www.emory.edu/UHS. You will be using the MedBuddy-U system, a web-based communication system that meets all federal privacy (HIPAA) standards and also allows students to schedule appointments, request medication refills, communicate directly with EUSHS healthcare providers and have on-line medical EasyVisits. All new RSPH students will also be providing their Entrance Health Histories via MedBuddy-U. More details about completing your insurance compliance form on-line will follow in late spring or early summer 2005.

Frequently Asked Questions About the RSPH Fall 2005 Mandatory Health Insurance Requirement

“I’ve been here two years and we never had this requirement before. Why now?”

RSPH has always strongly encouraged students to carry medical insurance. However, for several years we have been deeply concerned that our uninsured RSPH students are at significant risk for major illness and injury, particularly as they work in healthcare settings and abroad. In Fall 2006, all Emory students will be required to have health insurance. RSPH has decided not to wait, and will join Emory’s other health sciences colleges (School of Medicine, including Allied Health, and School of Nursing) by mandating insurance in Fall 2005.

“I’ve heard the Emory student insurance plan is bad, and now you are making us buy it. Why would you do that?”

We won’t lie to you. There was a time when many students were dissatisfied with the coverage under the Emory-sponsored student health insurance plan. However, significant improvements have been made in the plan over the past three years. The 2004-05 Emory/Aetna plan features the following:

- A national preferred provider network of over 610,000 providers and over 3,700 hospitals, which includes all Emory outpatient and hospital facilities.
- Students do not have to personally complete and submit claim forms for care received. The provider submits bills directly to Aetna.
- There are no preexisting condition exclusions under the Emory/Aetna student plan and no waiting period for coverage to begin.
- Emory students have several **payment options** under the plan, including:
 1. Annual payment by check or by **credit card**,
 2. **Monthly** payments by auto-debit to credit card, and
 3. Payment via the Emory Bursar by Fall and Spring installments. Please note that international students enroll and pay via the International Students and Scholars Program (ISSP) and do not have access to the additional payment options, due to the need for ISSP to strictly monitor mandatory insurance coverage for international students.
- The plan covers 100% of covered medical expenses at Emory Student Health Services, including the on-site EUSHS Dermatology and Gynecology/

Colposcopy clinics (after specialist \$25 co-payment), immunizations, TB skin tests and Travel Clinic.

- The plan covers 80% of negotiated charges outside Emory University Student Health Services (EUSHS) and within the Aetna network (which, once again, includes all Emory facilities). There is a \$100 total annual deductible in-network and a \$25 co-pay for physician visits outside EUSHS. Outside the Aetna network, coverage is 60% with a \$200 annual deductible.
- All non-emergency specialist care must first have a written referral from the Student Health Service, unless you are more than 50 miles away from Emory or the EUSHS is closed.
- The 2004-05 outpatient prescription pharmacy cap has been increased from \$1,000 to \$1,500.
- Mental health outpatient and inpatient coverage has no cap on coverage (it was previously capped at \$3500 and 14 days respectively prior to the Aetna policy).
- Coverage is also available for student's spouse, qualified domestic partner and children.

We strongly encourage you to read the plan brochure before you draw conclusions about the quality of coverage.

“I am an international student and I have always been required to have health insurance at Emory. However, I never heard about this ‘United States domiciled’ insurance company requirement. Is this new? Can’t I have insurance from my home country”

Yes, all international students at Emory have been required to have health insurance or to purchase the Emory student plan. However, the requirement that the insurance company be domiciled in the United States is a change in the insurance requirement for international students, effective Fall 2005. Emory has found that receiving health insurance benefits from international carriers for care received in the United States can often be incomplete and problematic.

“Why is Emory doing this when other colleges are not?”

Well, actually, Emory is the only university in the 2005 US News and World Report America's Best Colleges Top 20 without a mandatory health insurance requirement for all students. In addition, the American College Health Association recommends that all colleges and universities require students to provide evidence that they have appropriate health insurance coverage. As a result, there has been a very strong national movement towards mandatory health insurance for all students over the past 3-4 years.

“Why do RSPH students need health insurance, when we can be seen for free at Student Health Services?”

This is a common and dangerous misconception. While Emory Student Health Services provides excellent out-patient care for enrolled Emory students, EUSHS provides only out-patient primary care, short-term (but not long-term) counseling and psychiatry services. If and when Emory students need specialist care, emergency services or

hospitalization, the bills can run quickly into the tens of thousands of dollars. Such unexpected expenses can derail, or even end, a promising academic career.