

Student Health Insurance Plan Annual Change Period

If you anticipate graduating from your program prior to June 30, 2022, please disregard this message.

THE STUDENT HEALTH INSURANCE PLAN ANNUAL CHANGE PERIOD IS MAY 16, 2022 THROUGH JUNE 3, 2022

Each year, the Baylor College of Medicine (BCM) Student Health Insurance Plan (the SHIP) is reviewed and evaluated for plan design and cost. The 2022-2023 monthly student premium is \$468.25.

BCM requires that all active students be enrolled in the SHIP **or enrolled in alternative coverage** that meets all the coverage requirements established by BCM. Current students are required to enroll or waive the SHIP each academic year. Students are given a period of time, referred to as the Student Health Insurance Plan Annual Change Period, during which they can enroll in the SHIP, apply for a waiver of coverage, and add or drop dependent coverage. Any changes made during the Student Health Insurance Plan Annual Change Period will be effective July 1, 2022.

To ensure that coverage is readily available to access on July 1, 2022, the student must actively enroll during the Student Health Insurance Plan Annual Change Period. However, if a student takes no action during this period they will be considered a “Non-Responder” and will **manually** be enrolled in the SHIP. Non-Responders will experience a delay in accessing the benefits, so it is better to take action and **enroll OR waive** during the Student Health Insurance Plan Annual Change Period.

Changes that can be made during the Student Health Insurance Plan Annual Change Period:

1. Enroll in the SHIP. Proactively enrolling during the Student Health Insurance Plan Annual Change Period will avoid a delay in accessing benefits.

OR

2. Apply for a waiver of health care coverage for the 2022-2022 academic year. If you do not submit a waiver, you will be manually enrolled in the SHIP. **You must submit a waiver each year even if you have submitted a waiver in previous years to avoid being automatically enrolled. Waiver approvals do not carry from year to year.**

AND

3. Enroll/re-enroll dependents in the SHIP. You are required to be enrolled in the SHIP prior to enrolling dependents. Dependents must be re-enrolled each year.

All the above actions can be taken at <https://bcm.myahpcare.com/> during the Student Health Insurance Plan Annual Change Period from May 16 – June 3, 2022.

PLEASE READ ALL THE Q&As BELOW TO CLARIFY THE ENROLLMENT AND WAIVER PROCESS.

ENROLLING IN THE BCM STUDENT HEALTH INSURANCE PLAN

Q: How do I enroll for coverage?

A:

- Go to <https://bcm.myahpcare.com/waiver>
- Select the “Waiver” tab
- Select the “Click Here to Waive or Enroll” link
- Your 6-digit BCM ID with 2 leading zeros is your Login. Your date of birth in MMDDYYYY format will be your initial password
- Select “Sign In”
- Select the green “Enroll” button to enroll
- Fill out all required information and click submit

Q: How many times can I enter the Academic HealthPlans (AHP) enrollment/waiver site during the Student Health Insurance Plan Annual Change Period?

A:

- Only one enrollment transaction is permitted through the online enrollment process.** Although an individual may enter and exit the system multiple times, only one final enrollment submission is allowed. Students who find it necessary to make a change in enrollment after they click SUBMIT should contact AHP at **1-855-856-4117**.

Q: When is coverage effective for the 2022-2023 academic year? A:

- Elections made during the Student Health Insurance Plan Annual Change Period are effective July 1, 2022. If you do not proactively enroll coverage will not be available for verification on July 1, 2022.

Q: Will I receive a new ID card for the 2022-2022 academic year? A:

- If you are newly enrolled under the Student Health Insurance Plan, you will receive an ID card. You will not receive an ID card if you were previously enrolled and can continue to use your current card. If you need a replacement or duplicate card, please contact AHP directly.

ELIGIBILITY

Q: Who is eligible for coverage under the BCM Student Health Insurance Plan (the SHIP)?

A: Dependents eligible for coverage include:

- All individuals enrolled in a BCM Academic Program are enrolled automatically after July 1, 2022 if they have not actively enrolled or submitted a waiver of coverage. A covered student may add the following eligible dependents:
 - Spouse or domestic partner
 - Dependent child(ren) through age 25

ENROLLING DEPENDENTS IN THE BCM STUDENT HEALTH INSURANCE PLAN (SHIP)

Q: I am not covering any dependents; do I need to re-enroll each year?

A:

- Yes, we recommend all students who want to be covered under the SHIP proactively enroll during the Student Health Insurance Plan Annual Change Period. This will allow you to access your benefits effective July 1, 2022 with no delays.

Q: Do I need to re-enroll my dependents if they are currently covered?

A:

- Yes, students currently covering dependents **must re-enroll** themselves first. At the end of the enrollment transaction, you can elect to cover dependents for the upcoming academic year using AHP online enrollment portal during the Student Health Insurance Plan Annual Change Period. If dependents are not re-enrolled during the Student Health Insurance Plan Annual Change Period, coverage will end effective June 30, 2022.

ABOUT THE STUDENT HEALTH INSURANCE PLAN (SHIP)

Q: Are there any changes to the BCM Student Health Insurance Plan for the upcoming academic year?

A:

- The monthly premium for the SHIP has increased from \$467.25 to \$468.25 for the 2022-2023 academic year.

There has been a change to the prescription drug formulary. This change impacts approximately 43 drugs and offers cost alternative options to treat and/or manage the same symptoms or conditions.

COST OF COVERAGE

Q: What is the cost of coverage?

A:

| Coverage Level | Monthly Premium (Includes Medical and Dental) |
|---|--|
| Student Only | \$ 468.25 |
| Student & Spouse/Domestic Partner | \$ 936.50 |
| Student & One Child | \$ 914.58 |
| Student & 2 or More Children | \$ 1,360.91 |
| Student & Spouse/Domestic Partner & One Child | \$ 1,382.83 |
| Student & Spouse/Domestic Partner & Two or More Children | \$1,829.16 |

*Note the student has to be enrolled in the Student Health Insurance Plan to be able to enroll any dependents. Monthly premiums for dependent coverage must be made by a credit card/debit card (Visa, MasterCard, Discover or American Express).

ADDING OR DROPPING DEPENDENT COVERAGE DURING THE ACADEMIC YEAR (QUALIFYING EVENTS)

Q: What is a Qualifying Event?

A:

Qualifying Events include, but are not limited to:

- Loss of coverage for any reason
- Birth/Adoption of a child
- Marriage
- Divorce
- Spouse job change (where coverage is lost or gained)

Q: What if I experience a Qualifying Event during the year?

A:

- You have 31 days from the date of the Qualifying Event to notify the HR – Benefits Office to make a change to the your individual coverage. To change your dependent coverage, notify AHP directly at 1-855-856-4117 or by visiting the website <https://bcm.myahpcare.com/>

COVERAGE WHILE ON AN APPROVED LEAVE OF ABSENCE

Q: Can I continue my coverage when I am on an approved Leave of Absence?

A:

- If on an approved leave of absence, you may voluntarily continue coverage up to a maximum of 12 months.

Q: How do I elect to continue my coverage while on Leave of Absence?

A:

- Students have 31 days from the effective date of leave to contact the HR – Benefits office and elect to continue health coverage by completing the Student Continuation for Insurance while on Leave of Absence form and submit payment for the first month of leave. After which all payments must be made on the 1st of each month by credit card, mail or in person. Please note, mailed payments must be postmarked by the 1st of the month to not be considered late.

Q: What should I do if I am on a Leave of Absence during the Student Health Insurance Plan Annual Change Period?

A:

- If you are on an approved Leave of Absence, and have continued your coverage you may apply for an application of waiver, enroll, or add or drop dependents during the Student Health Insurance Plan Annual Change Period through <https://bcm.myahpcare.com/>

Q: How will I receive emails about the Student Health Insurance Plan Annual Change Period while I am on a Leave of Absence?

A:

- You will continue to receive emails through your BCM email address. *It is your responsibility to monitor your BCM email accounts during the Student Health Insurance Plan Annual Change Period and respond accordingly.* Please contact the HR – Benefits

Office if there are any questions concerning coverage while on an approved leave of absence.

WAIVER OF PARTICIPATION IN THE BCM SHIP FOR STUDENTS

Q: What criteria must my alternative insurance meet to be able to waive the SHIP?

A:

To waive coverage in the SHIP for the 2022-2023 academic year, you must have and maintain alternative coverage that meets all the criteria below:

1. Plan provides in-network coverage in the greater Houston metropolitan area (unless you are a Distance Education Student, then your plan must provide in-network coverage in the area in which you reside).
2. Plan does not provide emergency-only coverage.
3. Individual annual out-of-pocket maximum of \$8,700 or less. This dollar amount is subject to update for the 2022 calendar year to align with ACA guidelines.
4. Plan meets minimum value standard of 60 percent, meaning that it has at least bronze medal status under the Affordable Care Act and is ACA compliant. Short Term Medical and Grandfathered ACA plans may not meet these criteria.
5. Plan provides coverage for prescription drugs (prescription discount cards will not be accepted as coverage)

Q: Do I have to apply for a waiver each year?

A:

- Yes, you must apply for a waiver during the Student Health Insurance Plan Annual Change Period each year. Waivers are approved for **one academic year only**.

Q: What happens if I take no action during the Student Health Insurance Plan Annual Change Period?

A:

- If you take no action during the Student Health Insurance Plan Annual Change Period, you will be manually enrolled in the SHIP and the appropriate premiums will be charged to your personal account by Student Account Services. If you do not proactively enroll, coverage may not be available for verification on July 1, 2022.
- No adjustments will be made to premiums applied to personal accounts when alternative coverage information is submitted and a waiver of coverage is approved after Student Health Insurance Plan Annual Change Period ends.

Q: What happens if I lose or have a change in my alternative coverage during the year?

A:

- If you have a loss or change of coverage in the alternate insurance, you are required to enroll in the SHIP or obtain another alternate coverage that meets all the BCM waiver criteria. It is your responsibility to notify the BCM HR – Benefits Office within 31 days of the loss or change in coverage under the alternate insurance.

APPLYING FOR A WAIVER OF COVERAGE

Q: How do I apply for a waiver of coverage?

A:

- Go to <https://bcm.myahpcare.com/waiver>
- Select the “Waiver” tab
- Select the “Click Here to Waive or Enroll” link
- Your 6-digit BCM ID with 2 leading zeros is your Login. Your date of birth in MMDDYYYY format will be your initial password
- Select “Sign In”
- Select the red “Waive” button to waive
- Fill out all required information and click submit

Note: All waivers are reviewed by AHP based upon the criteria BCM has set. If a waiver fails, the waiver is referred to BCM for review and final determination.

Disclaimer: *It is important that all students review and understand that waiver submissions will be audited by BCM, AHP and/or their contractors or representatives. You will be required to provide coverage documents and/or other records demonstrating that you meet BCM’s requirements for waiving the BCM SHIP. By submitting the waiver application, you agree that your alternate insurance plan will be contacted for confirmation that you have coverage for the applicable policy year and it meets Baylor College of Medicine waiver requirements. If you do not understand any part of the waiver application process, you are encouraged to contact AHP at 1-855-856-4117. Please note: By submitting the BCM Health Care Online Waiver of Coverage Application, students are releasing BCM of any financial liability regarding incurred charges relating to any health care services for the period of time during which the waiver is in effect.*

WAIVER OF COVERAGE APPLICATION DECISION

Q: What happens after I submit my waiver?

A:

- Your waiver information will be verified (audited) with your insurance company.
 - You will be provided immediate notification that your waiver application has been submitted for review.
 - You will be notified at your BCM email of the outcome (approval/denial) of your waiver application within two weeks.
 - The HR – Benefits Office, reviews any failed waivers.
 - If your alternate insurance plan cannot be verified or does not meet the requirements established by BCM, you will be notified at your BCM email address and asked to provide additional documentation. This needs to be done within the time frame referenced in the email.
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CONTACT INFORMATION

Q: Whom should I contact for questions?

A:

| | Academic HealthPlans | BCM HR – Benefits Office | BCM Student Account Services |
|------------------------------|---|---|--|
| Phone Number | 855-856-4117 | 713-798-1500 | 713-798-4322 |
| Email Address/Website | www.bcm.myahpcare.com | Ask-studentinsurance@bcm.edu | sas@bcm.edu |
| Types of questions | Claim questions, Coverage Questions, ID Card Requests, Website Issues other than those discussed above, add/drop dependents | Waiver failures, when you are unable to log on, cost of coverage, change of status for students | Account credits for waived health insurance, when tuition is due |

IMPORTANT INFORMATION:

- Your online enrollment or online application to waive participation must be submitted by accessing the AHP online enrollment waiver system by the June 3, 2022 deadline.
- If you do not enroll or your online application for waiver has not been approved by the deadline previously listed above, you will be automatically enrolled in the SHIP.
- If your application to waive participation is approved at a later date, you will continue to be enrolled in the SHIP until the effective date of the waiver. You will be responsible for any monthly premiums that accumulate during the months prior to the waiver effective date. **No refunds will be made in such cases.**
- The waiver process is an annual process. You must apply for a waiver each Academic Year.**
- The BCM HR – Benefits Office will always communicate with students using the student’s BCM email address. It is the student’s responsibility to monitor their BCM email accounts during the Student Health Insurance Plan Annual Change Period and respond accordingly.
 - BCM reserves the right to make the final determination regarding eligibility for initial and continued enrollment in the SHIP.