

FAQs for Student Health Insurance Plan, 2023 - 2024

What do I need to know about the **requirements for having health insurance**?

- Students will be advised if they are required to take the student health insurance plan (mandatory) or if they are auto-enrolled (automatically enrolled in the student health plan but can waive coverage by providing proof of enrollment in a comparable plan) or if they are eligible to enroll in the student health plan if they choose, but they are not automatically enrolled (voluntary).
- School of Dentistry students are required to have active health insurance but are **not** required to purchase the university-sponsored student health insurance plan. All School of Dentistry students are able to enroll voluntarily in the student health insurance plan; the only exception is students who live on the McNichols Campus. Instructions on verification of health insurance coverage will come directly from the School of Dentistry.

What health **coverage through a parent** qualifies as meeting the requirement to allow me a waiver?

- If your parent or guardian is covered under a group health plan (through an employer) AND you are listed with that employer as a dependent of your parent, you are likely eligible to waive coverage. Most group plans allow for coverage of a dependent up to age 26, although this does vary.

What does **auto-enroll** mean?

- Auto-enrolled means that you are required to carry personal health insurance and have been automatically enrolled in the student health plan. However, if you have comparable health insurance coverage already and wish to continue with that coverage, you will need to “waive” coverage of the student health plan through the link on (insert link) page.
- The approval process to waive coverage takes between 3 to 10 business days and needs to be completed no later than September 30

I have all **ONLINE CLASSES**; do I still need to provide proof of health insurance?

- If you are online only and live off-campus, you do not need to provide proof of insurance; however, you are eligible to enroll if you choose. If you are a student living in residential housing (a dorm) and have all online classes, you will be auto-enrolled in the student health plan and can either waive coverage or continue with the student health plan.

What is involved in the **waiver approval process**?

- The process is handled through Blue Water Administrators. Details can be found here: (insert link)
- You will not automatically be denied coverage, but you may need to supply supplemental documentation if requested.

Primary Care Provider-Related Questions:

- It shows that I have been automatically assigned a primary care provider (PCP), how can I change my dedicated provider?
 - Log-in to your BCBSM account
- I am a **residential student** without transportation, how can I get transportation to my provider?
 - You may utilize the Student Wellness Center on campus. Services can be [found HERE](#).
 - Additionally, you may need to utilize transportation services if an in-network provider is preferred or you need services not offered by the Student Wellness Center.
- How can I find a provider that is in-network?
 - Visit bcbsm.com;
 - Click on Find a Doctor.