

**STUDENT HEALTH INSURANCE
FREQUENTLY ASKED QUESTIONS – Polytechnic School of Engineering**

ENROLLING IN THE STUDENT HEALTH INSURANCE PLAN

1. How do I enroll in the Student Health Insurance Plan?

Most students will be automatically enrolled in the NYU-SOE Plan depending on your credit load and visa status. Completing the online enrollment process will ensure that you are enrolled in the plan.

If you were not automatically enrolled and are eligible for the Student Health Insurance Plan, you may enroll through the online enrollment system.

Before you access the online system, have your Student ID number handy.

- 1) Go to the NYU Student Health Insurance website at www.nyu.edu/health/insurance during the appropriate time period.

If your first semester of the academic year is:	The online enrollment/waiver system becomes available:	The semester deadline for enrolling in the NYU Plan is:
Fall	June 24	September 30
Spring	November 11	February 10
Summer	April 7	June 5

- 2) Click on the brown “Enroll/Waive” box at top of the page.
- 3) Read the general information and then enter your University N-number (beginning with the letter “N”) and date of birth.
- 4) Select “Enroll” and follow the instructions.

After you complete the online selection process, you can print out a Confirmation of Status. A confirmation will also be sent to the e-mail address that you provided. *It is important to save a copy of this document for your records.*

2. What are the deadlines for enrolling in the Student Health Insurance Plans?

If your first semester of the academic year is:	The semester deadline for enrolling in the NYU Plan is:
Fall	September 30
Spring	February 10
Summer	June 5

3. How can I be sure if I was enrolled in a Student Health Insurance Plan?

The health insurance premium charge appears as a separate line item on tuition statements and indicates if you were enrolled in the SOE Plan.

4. I was enrolled in the Student Health Insurance Plan last year. Do I have to take action to enroll again for the current academic year?

No, if in the current year you are enrolled automatically in the SOE insurance plan.

Please note that automatic enrollment is determined by your credit load and visa status, which may vary from year to year. We strongly urge you to enroll through the online system *each year* in order to ensure coverage in the plan.

To determine your automatic enrollment default plan [click here](#).

5. Why am I automatically enrolled in the Student Health Insurance Plan if I did not ask to be enrolled?

NYU requires that all students registered in degree-granting programs maintain health insurance. While most undergraduate and graduate college students are in good health and face few serious illnesses while in school, medical and psychological issues can arise at any time, sometimes without warning. With the high cost of healthcare in the United States, the absence of adequate insurance coverage can result in temporary or permanent interruption of a student's education.

6. I am enrolled in the SOE Student Health Insurance Plan for the fall semester. Will I automatically be enrolled in the plan for the spring semester?

Yes. Students enrolled in the NYU-SOE plan in the fall will be enrolled in the plan for spring/summer *as long as they are registered for classes or maintaining matriculation for the spring semester*.

Please note: Students who chose to pay the annual health insurance premium at the time of fall registration will remain enrolled in the Student Health Insurance Plan through the following August 20 even if they have graduated or otherwise left the University.

7. How do I get my insurance ID card?

Enrolled students will receive an insurance identification card at their permanent address if within the United States.

You also have the option of printing an online ID card by going to www.chpstudent.com/nyu and clicking on the "Online ID Card" link on the menu on the left side of the page

If your permanent address is outside the United States, please contact CHP (877)373-1170 or www.chpstudent.com/nyu and provide them with your local address.

If you do not receive the ID card within three weeks of the effective date of the policy or within three weeks of your request to enroll in the plan (whichever is later), please contact Consolidated Health Plans (CHP) at (877) 373-1170 or at www.chpstudent.com/nyu.

8. I am enrolled in the Student Health Insurance Plan for the fall semester. Can I waive the student health insurance plan for the spring semester?

Yes.

If you were automatically enrolled in the plan for the fall semester and did not confirm your selection through the fall online enrollment process, you may waive spring coverage online for the spring semester before the February 10 spring term deadline.

If you used the online system in the fall to confirm your enrollment and now have a *new* health insurance plan, you may waive spring coverage by submitting a Petition to Change Insurance form to Student Health Insurance Services before the February 10 spring semester deadline. Please contact Student Health Insurance Services at (212)443-1020 or health.insurance@nyu.edu for more information.

9. I paid the annual student health insurance premium at the time of fall registration, but will not be registering for classes for the spring semester. When will my student health insurance coverage end?

If you paid the annual premium at the time of fall registration, you will remain enrolled in the plan until August 20. You will not get a refund for the spring/summer portion of the annual premium.

10. I paid the fall semester premium (rather than the annual premium) at the time of fall registration and will not be registered for classes or maintaining matriculation for the spring semester. When will my health insurance coverage end?

Your last day of coverage will be January 8, unless you elect a continuation option.

11. What should I do if I am having trouble with the online enrollment system?

Please Contact:

Consolidated Health Plans, the plan administrator:

Phone: Toll-free (877) 373-1170

Monday - Friday: 8:00am - 5:00pm EST

NYU Student Health Insurance Services

Phone: (212) 443-1020

Email: health.insurance@nyu.edu

In Person:

Student Health Center

726 Broadway, Suite 346

Monday - Thursday, 9am - 6pm EST

Friday, 10am - 6pm EST

WAIVING THE STUDENT HEALTH INSURANCE PLAN

1. How do I waive the Student Health Insurance Plan?

You can waive the NYU plan **online only**.

Before you access the online system, have your Student ID number, insurance ID card and plan policy details for your alternate insurance coverage handy.

- 1) Go to the NYU Student Health Insurance website at www.nyu.edu/health/insurance during the appropriate time period.

If your first semester of the academic year is:	The online enrollment/waiver system becomes available:	The semester deadline for waiving the NYU Plan is:
Fall	June 24	September 30
Spring	November 11	February 10
Summer	April 7	June 5

- 2) Click on the brown “Enroll/Waive” box at top of the page.
- 3) Read the general information and then enter your University N-number (beginning with the letter “N”) and date of birth.
- 4) Select “Waive” and follow the instructions.

After you complete the online waiver process, you can print out a Confirmation of Status. A confirmation will also be sent to the e-mail address that you provided. *It is important to save a copy of this document for your records.*

2. When can I go online to waive the Student Health Insurance Plan?

If your first semester of the academic year is:	The online enrollment/waiver system becomes available:
Fall	June 24
Spring	November 11
Summer	April 7

3. What are the deadlines for waiving the Student Health Insurance Plan?

If your first semester of the academic year is:	The semester deadline for waiving the NYU Plan is:
Fall	September 30
Spring	February 10
Summer	June 5

4. I waived the Student Health Insurance Plan for this academic year. Can I still be seen at the Student Health Center?

Yes. All matriculated students have access to the Student Health Center even if they are maintaining alternate health insurance coverage.

5. Do I have to waive the Student Health Insurance Plan every semester?

No. You do not have to submit a waiver **every** semester. However, you must complete the Student Health Insurance online waiver process at the start of **each new academic year beginning in the fall**. Waiver selections from previous academic years are not rolled forward or renewed.

6. I completed the online waiver process. When will the health insurance premium be removed from my Bursar's Account?

The premium is typically removed within 2 business days of your waiver approval.

7. I already paid the Student Health Insurance premium and have since completed the waiver process. Will I get a refund?

Yes. If the waiver resulted in an overpayment of your tuition and fees, the Bursar's Office will process a refund.

8. I waived the Student Health Insurance Plan at the time of fall registration. Can I change my mind and enroll in the Student Health Insurance Plan later in the academic year?

Yes. If you waived the NYU-sponsored plan and then *you have a qualifying event such as loss of insurance due to divorce, loss of employment, termination of coverage due to age, or similar reason*, you may enroll in the NYU-sponsored plan. Please contact Student Health Insurance Services at (212) 443-1020 or health.insurance@nyu.edu for more information.

9. What should I do if I am having trouble with the online waiver system?

Please contact:

Consolidated Health Plans, the plan administrator:

Phone: Toll-free (877) 373-1170
Monday - Friday: 8:00am - 5:00pm EST

NYU Student Health Insurance Services

Phone: (212) 443-1020
Email: health.insurance@nyu.edu
In Person:

Student Health Center 726
Broadway, Suite 346
Monday - Thursday, 9am - 6pm EST
Friday, 10am - 6pm EST

INSURANCE ENROLLMENT FOR LEAVE OF ABSENCE

1. I am going on a leave of absence. Can I be enrolled in the Student Health Insurance Plan?

Yes, you may qualify for continuation coverage for 90 days. You may apply and make payment directly to Consolidated Health Plans online at www.chpstudent.com/nyu by clicking the Continuation Option link on the left side of the web page.

2. What are the Leave of Absence and Continuation Guidelines?

If you are granted a school sanctioned leave of absence and if you were enrolled in an annual or semester long NYU sponsored health insurance plan, you are automatically insured until the end of the period for which you paid premium. If you want to continue coverage, you are able to purchase a continuation coverage option for 90 days beyond the end of the period for which you had originally paid for coverage.

Important: If you are granted a school sanctioned **leave of absence within the semester's waiving period** (thru September 30th for the Fall semester, and February 10th for the Spring semester) and you paid for the insurance for the term, your insurance will automatically terminate. To avoid a gap in your insurance and if you want to maintain your NYU sponsored insurance plan, you and your school must notify the Student Health Center's Insurance Department at health.insurance@nyu.edu or 212-443-1020.

3. Can I access services at the Student Health Center (SHC) when I am on a leave of absence?

No. If you are not registered for classes or maintaining matriculation, you are not eligible to use the Student Health Center.

INSURANCE ENROLLMENT AFTER GRADUATION

1. I have completed my degree and am graduating. When does my student health insurance coverage end?

January Graduates:

If you paid the fall health insurance premium only at the time of fall registration, your coverage will end on January 8 and you will no longer have access to services at the Student Health Center beyond that date.

If you paid the annual premium at the time of fall registration, your coverage will end on the following August 20, but you will no longer have access to services at the Student Health Center after January 8.

Spring Graduates

Your coverage will end on August 20, but you your access to services at the Student Health Center will end after graduation.

Summer Graduates

Your coverage will end on August 20 and you will no longer have access to services at the Student Health Center beyond that date.

2. Can I continue my coverage in the Student Health Insurance Plan after I graduate?

Yes. You may opt to enroll in the Continuation Option in order to continue your coverage under the plan for an additional 90-day period beyond your student coverage termination date.

3. How do I enroll in the Continuation Option?

- You may apply and make payment directly to Consolidated Health Plans online at www.chpstudent.com/nyu by clicking on the *Continuation Option* link on the left side of the web page.

- Applications received after August 31 for the fall semester and January 15 for the spring semester will not be accepted.
- You **will not** be able to extend or reduce the coverage period of the Continuation Option.

4. Can I access services at the Student Health Center (SHC) when I am enrolled in the Continuation Option?

No. If you are not registered for classes or maintaining matriculation, you are not eligible to use the Student Health Center.

PATIENT ACCOUNTS / BILLING

1. Why did I receive a bill from Quest Diagnostic Lab?

Laboratory tests other than those listed under “No Cost to All Matriculated Students” on the [Sample of Service Chart](#) will be billed by the laboratory to the insurance company or student if no insurance information is on file.

Most plans do not provide 100% coverage for laboratory tests. Therefore, the student may be responsible for a co-pay or co-insurance. Please review the benefits portion of your health insurance policy to determine the amount of coverage available.

2. What will happen if I don't pay my medical fees for services from the Student Health Center?

Students are billed for unpaid balances on a monthly basis. However, if accounts are not settled in a timely manner the unpaid balance is transferred to the Bursar's office to be added to the student's tuition account.

Please keep in mind that outstanding balances in your Bursar account may bar you from registering for classes, using the library, receiving your diploma, and requesting transcripts.

If you have any questions about your bill(s) please contact the Patient Accounts Department at (212) 443-1010 Monday through Thursday from 9:00 am to 6:00 pm and Friday, from 10:00 am to 6:00 pm. ***Please note that due to federal and state law our representatives may only speak with the patient regarding bill(s) unless written authorization is received from the student.***

If you anticipate problems paying your portion of the medical bill, please let us know. We can assist you in applying for a payment plan or for financial assistance.

3. When I scheduled my SHC medical appointment, no one told me that my insurance plan would not cover the costs of treatment. Do I still have to pay?

Appointment schedulers do not always have access to the information needed to verify what your health insurance plan will pay for billed SHC services. Students are responsible for knowing the benefits and limitations of their health insurance plan. They are responsible for making payment of any outstanding charges after the insurance company processes the claim.

4. What method of payment is accepted at the Student Health Center?

Payment of co-pays and fees may be made using cash, personal check, NYUCard, or credit card (MasterCard™, Visa™, Discover™, or American Express™) and is expected at the time of service. Following payment, you may forward your SHC billing statement to your insurance carrier for

reimbursement. Payment plans may be arranged. All overdue accounts are transferred to the Bursar for collection. Uncollected accounts may bar you from registering for classes, graduating, and receiving transcripts.