

RE: Important Information Regarding Mandatory Health Insurance and Waiver & Enroll Process

FROM: Scott Sferra, Director of Student Accounts

TO: All Full-Time Students

Dear Full-Time Student,

In an effort to minimize the cost to our students, for Academic Year 2017-18, TCNJ will be participating in the NJ State colleges and universities consortium program for Student Injury and Sickness Insurance Plan (SISIP) through First Risk Advisors, Inc. and UnitedHealthcare Insurance Company.

For Academic Year 2017-18, the Student Injury and Sickness Insurance Plan cost will be \$1,756 annually for full-time undergraduate students and to \$3,465 annually for full-time graduate students. Please note that the entire cost paid by each student is a pass through to the insurance company and TCNJ derives no financial benefit from the premium charged.

To better understand your obligations, it is important that you are aware of the following:

- Full-time students must either enroll in the Student Injury and Sickness Insurance Plan (SISIP), or submit a waiver providing evidence of health insurance between NOW and September 13, 2017 at 11:59 pm EST. Students who do not enroll in SISIP or submit a waiver by September 13<sup>th</sup> will be enrolled in SISIP and responsible for payment of the annual premium. Using the plan obligates you to pay the full amount and you will not be able to waive.
- To submit a waiver you must first be enrolled full-time, then:
  - Go to [www.firststudent.com](http://www.firststudent.com)
  - Select "The College of New Jersey"
  - Click "Waive Your School's Health Insurance"
  - Follow the instructions for the Waiver Request
- To enroll in SISIP you must first be enrolled full-time, then:
  - Go to [www.firststudent.com](http://www.firststudent.com)
  - Select "The College of New Jersey"
  - Click "Enroll Now – Health Insurance"
  - Follow the instructions to enroll
- Students who enroll in the plan can access insurance ID cards and prescription benefit information through the website.
- Full-time students of the College are automatically billed for SISIP and the full charge for the annual policy is added to the Fall semester term bill unless a waiver is completed prior to billing.
- Being automatically billed is not the same as enrolling in your plan; you still need to take action before you can use the plan coverage. Failure to take the necessary steps to enroll in the plan does not eliminate responsibility for payment.
- The opportunity to waive enrollment in SISIP and provide proof of other health insurance is an ANNUAL process. This means that students submitting a waiver form for the Fall Semester will be opting out of enrollment in SISIP for the entire 2017-18 academic year. For returning full-time

students of the Fall semester, there will be NO opportunity to waive enrollment in SISIP for the Spring Semester only.

- Access to the health insurance waiver and enrollment system is through an external website. The login requires your PAWS ID and birthdate, and you must also be enrolled full-time. If your birthdate is not in PAWS, you need to add the information to PAWS. You will not be able to login to the external waiver/enrollment website for approximately 24-48 hours after adding your birthdate or after enrolling full-time.
- The plan coverage is available on June 30, 2017 at 12:01am. The policy expiration is June 29, 2018 at 11:59pm. Using the plan obligates you to pay the full premium.
- It is important that you read the plan details so you can understand co-payment, co-insurance, deductible levels and other plan requirements. This is your health insurance plan and any costs associated with it are your responsibility and not the College's.
- Students who waive coverage can only request to enroll after September 13, 2017 if there has been a life status change in which they involuntarily lose coverage under their original plan (examples: marriage, divorce, loss of job, etc.). There are time limits on eligibility and additional actions that you will be required to take. Please contact Student Accounts immediately if you have a life status change and require health insurance coverage.

Questions about plan coverage can be directed to UnitedHealthcare Customer Service at 1-800-505-4160.

Questions about using the student health insurance plan at TCNJ can be directed to Student Health Services at 609-771-2889 or by email at [health@tcnj.edu](mailto:health@tcnj.edu).

Questions about the Waiver and Enrollment Process can be directed to Student Accounts at 609-771-2172 or by email at [stuacct@tcnj.edu](mailto:stuacct@tcnj.edu).

As of the date of this email, all students should be reminded that the Federal Government is still requiring that all citizens be covered by a PPACA compliant plan or they will be subject to tax liabilities. Students are encouraged to review their insurance options prior to waiving or enrolling in the plan offered through The College.

If you are in need of health insurance coverage and you choose not to participate in the new plan, other options may be available to you. As of the date of this email, the Federal Government still maintains health insurance exchanges that allow families and individuals in need of health insurance coverage to compare coverage and pricing from a variety of different insurance companies offering plans in your area. The PPACA also required employer plans to continue to provide dependent coverage to their employee's dependents up to age 26. Additionally the PPACA expanded Medicaid eligibility in many States including NJ. To determine if you might be eligible for the expanded Medicaid coverage, you will also need to apply through your state healthcare exchange. For additional information, including information about the health care law, finding insurance options, and accessing your state's health insurance exchange, please refer to <http://www.healthcare.gov>. As you may be aware, this issue is currently under review by the Federal Government and it is not clear if the PPACA will continue or be repealed, so the aforementioned information is subject to change.

Please note that even if the Federal Government repeals PPACA, the insurance policy offered by the college for Academic Year 2017-2018 will be unchanged and will still offer the same PPACA-compliant coverage through to the expiration of the policy.

For students who were previously covered only by the expiring plan with United Healthcare, that do not have access to any other insurance, that do not wish to participate in the plan being offered through The College, and that need health insurance in order to waive the upcoming plan, they will need to call UnitedHealthcare at 1-800-505-4160. They will provide you with appropriate documentation to assist you with the enrollment process through the exchanges. While the open enrollment period for the exchanges for 2017 is closed, you may be eligible for a special enrollment due to a life change given the expiring policy with UnitedHealthcare expires June 29, 2017 and policy coverage is being terminated. Assuming that there are not changes made by the Federal Government coverage available through the exchanges will, if purchased, provide health insurance through December 31, 2017. Beginning November 1, 2017, the open enrollment period for the 2018 health insurance policy will begin and you will need to participate if you wish to continue your coverage for 2018.

The additional information provided is meant to assist you in your decision making about health insurance coverage, but is not offered as nor should it be construed as or relied upon as legal advice or complete and comprehensive information about your current policy, available coverage or health insurance law.