

RE: Important Information Regarding Health Insurance

FROM: Scott Sferra, Director of Student Accounts

TO: All Students

Dear TCNJ Student,

Please be advised that for Academic Year 2020-2021, TCNJ will again be participating in the NJ State Colleges and Universities consortium program for the Student Health Insurance Plan (SHIP) through Aetna Student Health. For students who participated in last year's plan through Aetna Student Health, that policy expires at 11:59 pm EST, July 31, 2020. For Academic Year 2020-2021 the coverage begins at 12:00 am EST, August 1, 2020.

As was the case last year, the insurance being offered for Academic Year 2020-2021 is only available to full-time students (Undergraduates 3 units/12 credit hours, Graduates 9 credit hours). This plan is not available to part-time students. This email is being sent to all full-time and part-time students currently enrolled at TCNJ. It is understood that some students may change in enrollment status by the add/drop deadline. As the new policy coverage becomes effective on August 1, 2020, we want all potential full-time students to be aware of the costs associated with the policy as well as any changes that may affect their decision-making regarding health insurance. If you are going to be a part-time student, it is still recommended that you read the remainder of this email as it may contain information that is relevant to you.

For Academic Year 2020-2021, the annual cost for the insurance will be \$1,977 for full-time Undergraduate students and \$4,797 for full-time Graduate students. For Academic Year 2019-2020, the annual cost for the insurance was \$1,797 for full-time Undergraduate students and \$4,468 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.

The plan coverage is unchanged from the plan offered in Academic Year 2019-2020. Further information about the plan can be found at: <https://www.aetnastudenthealth.com/tcnj>.

The College understands that many students may already be covered under other insurance and may want to waive-out of the insurance. As a requirement of Aetna Student Health for the plan being offered through The College, all full-time students will be required to provide Aetna Student Health with evidence of other health insurance in order to waive the insurance offered through The College. Please note that this requirement still applies even if the Patient Protection and Affordable Act (PPACA) is repealed. All full-time students will have the full cost for the Student Health Insurance Plan included on their term bill. This charge will be removed if the student is able to waive-out of enrollment in this Plan by the waiver deadline of **September 11, 2020**. Additional information regarding the waiver and enrollment process will be communicated to full-time students at a later date.

As of the date of this email, all students should be reminded that, while the Federal Government repealed the individual mandate and associated federal tax penalties (effective 2019), New Jersey law requires every resident taxpayer of the State obtain health insurance coverage that qualifies as minimum essential coverage under the law. If the taxpayer does not obtain coverage, the law imposes a State shared responsibility tax equal to a taxpayer's federal penalty under the PPACA prior to the Federal repeal of that

provision. 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 offered through The College or you are ineligible due to part-time student status, 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 requires 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 New Jersey. To determine your eligibility 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 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 2020-2021 will be unchanged and will still offer the same PPACA-compliant coverage through to the expiration of the policy.

Students who were previously covered only by the expiring plan with Aetna Student Health, who do not have access to any other insurance, who do not wish to participate in the Plan being offered through The College, and who need health insurance in order to waive the upcoming Student Health Insurance Plan, will need to call Aetna Student Health Customer Service at 1-800-481-8814. 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 2020 is closed, you may be eligible for a special enrollment due to a life change given that the previous policy with Aetna Student Health expired or is expiring. Please note that if you qualify for a special enrollment period, you usually have up to 60 days following a qualifying event to enroll in a plan through the exchanges, so you should note when your coverage expires.

Insurance plans are required by law to be categorized as a "metal" level: Bronze, Silver, Gold, Platinum, and Catastrophic. Plans in these categories differ based on how you and the plan share the costs of your care. The categories have nothing to do with the amount or quality of care you receive. To assist you in performing a comparison between the plan being offered by Aetna Student Health through The College, please be advised that the Plan offering will be categorized as a "Gold" level policy. Students are strongly encouraged to review their insurance options and associated costs. For example, some parent/guardian insurance policies charge for child/dependent coverage. While SHIP is billed as a one-time annual charge, the per-month cost of the insurance for a full-time Undergraduate student is approximately \$165. This cost may be higher or lower than equivalent coverage through a parent/guardian policy, though can be influenced by how many children/dependents may be covered by that policy concurrently.

This additional information provided is intended 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.

Please be advised that in the coming weeks all full-time students in our system will be receiving additional communications regarding the waiver/enrollment process. This will include emails from The College as well as communication from Aetna Student Health. Students who become full-time prior to the add/drop deadline of September 2, 2020 will also be sent waiver/enrollment instructions. Please note that the waiver process is an annual process. The waiver deadline this year will be **September 11, 2020**. If you are a full-time student and do not receive additional email instructions about the waiver/enrollment process prior to this date, please contact Student Accounts at 609-771-2172, or by email at ship@tcnj.edu.

Thank you for your attention to this matter.