

RE: Important Information Regarding Health Insurance

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 2020-21, TCNJ will again be participating in the NJ State Colleges and Universities consortium program for the Student Health Insurance Plan (SHIP) which will be offered through Aetna Student Health.

For Academic Year 2020-21, the Student Health Insurance Plan cost will be \$1,977 annually for full-time undergraduate students and \$4,797 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 Health Insurance Plan (SHIP), or submit a waiver providing evidence of health insurance between NOW and September 11, 2020 at 11:59 pm EST. Students who do not enroll in SHIP or submit a waiver by September 11th will be enrolled in SHIP 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 enrollment in SHIP.
- To ENROLL in SHIP or SUBMIT A WAIVER, you must first be enrolled full-time for the Fall 2020 semester, then:
 - Go to <https://www.aetnastudenthealth.com>
 - Select "The College of New Jersey"
 - Click "Enroll/Waive"
 - Follow the instructions
- Students who enroll in SHIP can obtain their insurance ID cards and prescription benefit information through the Aetna Student Health website.
- Full-time students of the College are automatically billed for SHIP and the full cost 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 SHIP 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 SHIP for the entire 2020-21 academic year. For returning full-time students of the Fall semester, there will be NO opportunity to waive enrollment in SHIP 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 for the Fall 2020 semester. If your birthdate is not in PAWS, you will need to add this 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 SHIP coverage starts on August 1, 2020 at 12:00am. The policy expiration is July 31, 2021 at 11:59 pm. Using the plan obligates you to pay the full cost of the insurance premium.
- It is important that you read the SHIP details on the Aetna Student Health website at <https://www.aetnastudenthealth.com> 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 in SHIP after September 11, 2020 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.
- The Student Health Insurance Plan waiver/enrollment process is separate from TCNJ pre-entrance health requirements. The process you may have completed earlier this summer relating to submission of information via OWL and paperwork to Student Health Services does not suffice for waiving student health insurance. You will need to complete the waiver process to waive the health insurance coverage.

Questions about SHIP coverage can be directed to Aetna Student Health Customer Service at 1-800-481-8814.

Questions about using SHIP in TCNJ Student Health Services can be directed to Student Health Services at 609-771-2889 or by email at health@tcnj.edu.

Questions about the Waiver and Enrollment Process can be directed to Student Accounts at 609-771-2172 or by email at ship@tcnj.edu.

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 that 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 Patient Protection and Affordable Act (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, 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 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 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 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 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.

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.

Sincerely,

Scott Sferra
Director of Student Accounts