

Connecticut College-sponsored Student Health Insurance Plan FAQs

Q: If I am already covered by my family's health insurance, is there a reason that I should also consider taking the College's insurance as well?

A: This is a matter of convenience and privacy. When you are sick, the last thing you want to do is think about saving receipts, processing claims, sending information home to your parents, etc. If you purchase the College's Health Insurance Plan, fees for the College doctor's visits, dispensed medications, in-house lab tests, and psychiatric consults done through Student Health Services will be processed for you. If you do not purchase the College's Health Insurance Plan, these charges will appear as a "Health Service Fee" on your College bill. You will need to submit receipts for claims to your parent's insurance company to seek reimbursement.

Q: Why can't you process my private insurance?

A: With over 1800 students from many states and countries, the task of processing all those different claims would be formidable.

Q: What is not covered by the Student Health Insurance?

A: The plan does not cover some immunizations, routine physical exams, or most screening tests. There is a \$40 for in-network MD visits outside of SHS and a \$5-40 co-pay for most prescription medications as well as a \$250 co-pay for use of the emergency room (applies only to sickness, not accidents).

Q: If I decline the student health insurance, can I still use the College's Student Health Services?

A: Yes, all full-time students may use the Student Health Services. However, if you decline the College's Health Insurance Plan, charges such as in-house labs or certain dispensed medicines will be charged to your student account and a coded receipt will be available through the [Student Health Service's Web Portal](#) to submit to your insurance for reimbursement. It is advisable to fax a copy of your insurance/pharmacy card to Student Health whether or not you take the offered college plan. (860-439-5430 fax).

Q: After I have explored all my options and if I decide that I do not want to purchase the College's insurance, what do I do?

A: You must [complete the online waiver](#). Insurance consultants contracted by the College will determine if your coverage is comparable to the College's health insurance, thereby making you eligible for the waiver.

Q: If I decline the college's insurance my first year, will the waiver cover the rest of my time at the college?

A: No, it will not. You must [complete the online waiver](#) each year of enrollment at Connecticut College.

Q: Will I have the opportunity to decline the insurance now and accept it later?

A: If your family's coverage changes due to employment or another qualifying event, we can enroll you at a later date.

Q: Does the insurance go through the summer?

A: Yes, the insurance provides annual coverage, effective August 15 to August 14 of the following year.

Q: If I am studying away in the fall, will this insurance cover me?

A. Yes.

Q: If I am studying away in the fall, can I wait to purchase the insurance for the spring semester?

A: Yes, you may waive the insurance and later purchase the insurance in January, which will provide coverage from January 1 - August 14. It will be your responsibility to notify the Administrative Assistant in

Student Health Services of your intent to purchase the spring term insurance.

Q: If I am studying away in the spring, may I purchase the insurance for the fall semester only?

A: Yes, you may enroll in the insurance for the fall and then waive out for the spring but you must notify the Office Manager in Student Health Services of your intent.

Q: If I need a referral to a specialist, can I get one without the insurance?

A: Your personal insurance may require a referral from your primary provider at home; we will assist you in trying to obtain this approval.

Q: If I want to know the charges on a student bill that relate to health services can I request an explanation?

A: We will be happy to explain any charges to the student. Due to confidentiality, we cannot talk to parents without written permission from the student.