HEALTH INSURANCE CHECKLIST

According to Massachusetts state law, your health insurance coverage must provide the following: access to care in the Wheaton College area and comprehensive coverage extending beyond emergency care to include routine physician, mental health services, and hospital services. The major medical health insurance plan (Blue Cross Blue Shield of MA - Student Blue, Blue Care Elect PPO) offered by Wheaton College meets or exceeds these minimum standards.

If you would like to remain enrolled in a personal health insurance plan, it is your responsibility to determine if it meets or exceeds the coverage available through the insurance plan offered by the college (see below).

Certain health insurance plans, such as MA Health Safety Net, MassHealth Limited, out-of-state Medicaid, HMOs with limited out-of-network coverage, and other out-of-state policies (e.g., Kaiser, GHI, Connecticare), as well as international plans which may or may not be headquartered in the US do not provide comparable coverage.

If you belong to such a plan, state law requires your participation in the college’s health insurance plan or in another comparable plan. International students are required to purchase the college sponsored insurance plan, regardless of other coverage. There are no exceptions.

To assist you in comparing health insurance plans, the BCBS of MA Student Blue brochure is accessible on or about July 15th at gallagherstudent.com/students/. A downloadable health insurance comparison chart may be found at http://wheatoncollege.edu/health/health-insurance/.

If you belong to an HMO, Medicaid, or out-of-state health insurance plan, contact your insurance company and confirm that your plan provides coverage for:

• Routine (not “urgent”) Care in Massachusetts:
  In particular, by Dr. Rajani Mallick or Dr. Mark Umphrey, Norton Medical Center physicians; Sturdy Memorial Associates dba Norton Medical Center; and Sturdy Memorial Hospital.
  Referral from your PCP required? Co-pay required? Deductible required?
  In-Network and Out-of-Network coverage? Maximum benefit amount?

• Diagnostic Testing and Lab services through Sturdy Memorial Hospital’s lab

• Mental Health Services:
  Co-pay amount? Deductible required? In-Network and Out-of-Network coverage?

• Substance Abuse Services:
  Co-pay amount? Deductible required? In-Network and Out-of-Network coverage?

• Prescription Drug Coverage:
  Co-pay amount? Maximum benefit amount?

• Inpatient and Outpatient Hospital Services including behavioral/mental health/substance abuse:
  Maximum benefit amount? Co-pay amount? Deductible required? In-Network and Out-of-Network coverage?

• Emergency Services:
  Ambulance transport coverage? ER co-pay amount?

If your current policy provides the above coverage, you may waive enrollment in the health insurance plan available through the college ONLINE at gallagherstudent.com/students/. If you choose not to waive enrollment in the plan available through the college, you will automatically be enrolled by the college and the annual premium will be billed to your student account.

Students who do not submit valid waiver information will be enrolled in the plan and are responsible for the associated cost. Insurance information sent to Health Services, the Registrar’s Office or the Athletic Office does not absolve the student of submitting proof of coverage via the online waiver process.