General Questions

(Q): Can you explain the difference between the two medical plans at MIT?

Sara Fuschetto (A): The MIT Basic Medical Plan provides coverage for most services available at MIT Medical, and is included with the cost of tuition. The MIT Extended Insurance Plan covers many services outside of MIT Medical, such as hospital services and prescription drugs. Students are charged a premium for this coverage. Together they form the MIT Student Health Plan. All students are automatically eligible and enrolled in both programs.

(Q): What are the effective dates for coverage under the basic and extended health plans?

Sara Fuschetto (A): The effective date for the Medical and Extended Plans is August 1, 2012 for new freshmen, and September 1, 2012 for all other students. It runs through January 31, 2013. The spring term is February 1, 2013 to August 31, 2013. Students are covered during summer months or other breaks when they might return home.

(Q): For freshmen, we were told the plan took effect on August 1. If we cancel our own insurance how does our child get a doctor now?

Phyllis Winn (A): Please go to the website http://medweb.mit.edu/howdoi/choose.html and choose a clinician. You can do this at any time.

(Q): If my student chooses a primary care provider at MIT Medical, does this change her primary care provider with our home insurance?

Lucy Walsh (A): No. You do not want to change their primary care provider on your home insurance. If your child needs a referral for outside services, your home PCP will need to initiate the referral or authorization if required by your home insurance.
(Q): Do students have to request any records be transferred from their current doctor to a PCP at MIT Medical?

Maryanne Kirkbride (A): The health form serves as a good initial overview of a student's health status. We will request additional records as needed.

(Q): Will there be more information regarding coverage outside of Massachusetts? Who are the Blue Cross PPO providers and where are Express Scripts pharmacies in California?

Lucy Walsh (A): You can go on the local Blue Cross Blue Shield website to search for PPO providers. You can also go to www.BCBS.com/bluecardworldwide to search for providers anywhere. Most retail pharmacies participate with Express Scripts, such as CVS and Walgreens (back in the network as of 9/15).

Basic Plan

(Q): Is there an option to waive the MIT Basic Medical Plan and get a reduction in the tuition if we have the same coverage that MIT Medical provides through our own medical plan?

Lucy Walsh (A): No, that is not an option. All students are automatically enrolled in the Basic Plan, and there is no option to waive that.

(Q): With just the Basic Plan, does the student need to establish a primary care doctor, or is it like a clinic where the student sees the physician available at the time?

Maryanne Kirkbride (A): Students use us in a variety of ways. Many students are well and continue their primary care relationship with their home pediatrician. Some students, particularly those who have chronic illnesses or who live a good distance from MIT, establish primary care relationships. Some students meet a clinician during an urgent care visit and then choose them as their primary care provider. Students are encouraged, but not mandated to choose.

(Q): If my student is enrolled in the Basic Plan, but comes home and goes to the doctor using our home insurance, do we have to state that we have other insurance?

Leslie Patton (A): You should respond "No," as the Basic Plan only covers the student for services at MIT Medical and is not considered part of the Blue Cross Insurance Plan that comes for services outside of MIT Medical.
Extended Plan

(Q): If we haven't signed up for the Extended Plan, can we still do so and how?

Leslie Patton (A): Students are automatically enrolled in the MIT Student Extended Insurance Plan (SEIP) upon registration, and it should be reflected on their Bursar bill in the amount of $825 for the fall semester.

(Q): When will the student bill reflect the $825 fee for the Extended plan?

Sara Fuschetto (A): As soon as the student's registration for fall is complete. Sometimes it is difficult to see this charge on the student bill, especially if the $825 premium is included with other charges. Contact your student financial representative if you would like an itemized list and description of charges.

(Q): What is the benefit limit on the Extended Plan for the twelve office visits outside MIT Medical?

Donna Green (A): There is a twelve visit limit for specialist or urgent care visits outside of MIT Medical. There is a $20 copay per visit.

(Q): Are the students given insurance cards for the Extended Plan? When and how?

Sara Fuschetto (A): Students should expect a Blue Cross Blue Shield ID card by the end of September or beginning of October at the latest, as we wait until the waiver period is completed. We also need an accurate local address in our system to ensure successful delivery of the ID. Students should contact us as well as Web SIS when changing or updating their addresses.

If a student needs his Blue Cross number before the insurance card has arrived, he should contact the Health Plan office at 617-253-4317. We can provide him with a letter documenting coverage, effective date, policy number, etc. Also, he will not need his insurance card to access services at MIT Medical, including the on-site pharmacy.

(Q): We have PPO coverage for our son through BCBS of Delaware. Do we need the Extended Plan medical insurance offered by MIT?

Lucy Walsh (A): All registered students are enrolled in the MIT Basic Plan, which is included as part of the tuition. This is separate from the MIT Student Extended Insurance Plan. The medical plan covers most visits at MIT Medical, with the exception of routine eye exams, Gardasil and obstetrical care. The medical plan does not cover prescriptions. The MIT Student Extended Insurance Plan is a Blue Cross of Massachusetts PPO, so the outside providers our clinicians refer students to will be participating with the BCBS of Delaware PPO as well.

(Q): What percentage of students waive the Extended Plan? Have there been any past major issues with this?
Lucy Walsh (A): Overall about 70% of students enroll in the MIT Student Extended Insurance Plan, but the percentages vary greatly between undergraduate and graduate students. We have had issues with students who have waived and then discovered their home coverage really doesn't cover them here in Massachusetts.

(Q): When a student is abroad with an MIT sponsored program, are they covered under the Extended Plan or does another insurance policy need to be purchased?

Leslie Patton (A): The MIT Student Extended Insurance Plan (SEIP) is a Blue Cross PPO Plan which will also cover the student when they are out of country. However, those services are considered out of network which is subject to a $250 deductible and 20% coinsurance. We recommend that the student contact the BCBS worldwide network (800-810-2583 or 800-673-1177 for collect calls) for inpatient admissions. Please see [www.BCBS.com/bluecardworldwide](http://www.BCBS.com/bluecardworldwide) for more detailed information.

(Q): My student is enrolled in the Extended Plan as well as our personal insurance. Is there a conflict if we invoke our personal insurance for a service that will be free, as opposed to using the Extended Plan where there might be a deductible or co-pay?

Leslie Patton (A): When students are also covered under their parents’ insurance, their parents’ insurance is considered primary and the MIT Student Extended Insurance Plan is always secondary. It is important that the student give both sets of insurance information and let the clinic know that that the student insurance is the secondary.

(Q): If we decline the Extended Plan for the fall, can we get it in the spring if needed?

Leslie Patton (A): Yes. If you waive the MIT Student Extended Insurance Plan in the fall you can purchase it in the spring if you need it.

Waiving Coverage

(Q): We live in New Jersey and our health provider, AmeriHealth, will cover our son in Massachusetts. Is this sufficient?

Lucy Walsh (A): When asking if your personal insurance policy is sufficient, consider some of these questions: is there an adequate, local network of participating providers? Does your child know how to find a participating provider and how to get a referral or authorization if necessary? Most insurance plans will cover emergency services out of area, but does your plan cover follow-up, such as physical therapy after an accident or injury, when outside of the area? Also, make sure your child has their own insurance card. In regard to your specific insurance questions, just let us know more and we would be happy to help further.

(Q): I sent a waiver for health insurance. When will I know if it was accepted?
Sara Fuschetto (A): Generally speaking, your waiver can be considered confirmed after the open enrollment deadline of September 15 has passed. If you have been credited $825 on your student bill, that's a good indicator that your waiver didn't raise any red flags.

(Q): If our waiver did not go through, are we automatically placed on MIT's insurance?

Sara Fuschetto (A): If the student incorrectly submitted a waiver (or didn't complete a field in the electronic waiver) a credit won't be issued on the student bill. If the student submitted a waiver successfully but with an insurance we don't accept (Kaiser Permanente, for example), then we would deny the waiver and enroll the student with the Extended plan.

(Q): We have HMO coverage through Harvard Pilgrim. I assume it meets all requirements for Massachusetts state coverage; however, the deductible is $500/member, not the $250 required by MIT. Can we still waive coverage?

Lucy Walsh (A): If you have sufficient coverage through Harvard Pilgrim, you probably do not need to enroll in the MIT Student Extended Insurance Plan. We will allow the $500 deductible. Please make sure your child carries an HPHC ID card and understands how to access services if he or she needs care that is not available through MIT Medical.

(Q): We waived the MIT Extended Plan. I assume that if a student athlete gets injured during an MIT away or home game, our own insurance kicks in if medical care is needed?

Leslie Patton (A): If a student athlete has waived the MIT Student Extended Insurance Plan and they are injured at an away game, your insurance would cover the services. If they are at a home game and were in need of medical attention not available at MIT Medical, then your insurance would cover the services.

Dental

(Q): Is dental coverage included in the MIT health plan?

Phyllis Winn (A): No, dental is not included in the MIT health plan.

(Q): Is there an MIT sponsored dental plan available at an additional cost?

Lucy Walsh (A): The MIT Student Extended Insurance Plan does not cover dental services, although there is a dental clinic on the 5th floor of the MIT Medical building. Students can use our dental services on a fee-for-service basis. You can contact our dental office at 617-253-1501. The dental clinic does accept Delta Dental coverage if a student has coverage through their parents.
Dental insurance is available to graduate students only, and information on this service is available at [http://graddental.mit.edu/graddental/](http://graddental.mit.edu/graddental/). For undergraduate students, Delta Dental of Massachusetts offers individual plans. Information can be found at [http://deltadentalma.com/](http://deltadentalma.com/).

**Vision**

*(Q): Is vision coverage included in the MIT health plan?*

*(A): Under the MIT Student Extended Insurance Plan there is coverage for vision care. Eyeglasses and contact lens are not covered.*

**Pharmacy**

*(Q): With the Basic Plan, can students use their home insurance at the MIT Pharmacy and/or Express Scripts?*

Leslie Patton (A): The MIT Pharmacy is an Express Script vendor; however, some Express Script contracts may not cover the MIT Pharmacy. You should register your Express Script insurance information directly with the MIT Pharmacy. If your child is covered under the Extended Insurance Plan, the copays are generally lower at the MIT Pharmacy than at retail/Express Scripts pharmacies.

*(Q): If a student is on prescription medication, can the existing out-of-Massachusetts prescription be transferred to the MIT Pharmacy?*

Lucy Walsh (A): If they will be using our MIT Pharmacy, then they will need a prescription from one of our clinicians. They just need to make an appointment with a clinician (physician, nurse practitioner, or physician assistant) and bring along the medication that they need. I would recommend the student come to school with a 2-3 month supply of any medications that they are on, if possible.

*(Q): If the student makes an appointment with a clinician to get a prescription filled, will the clinician generally agree to write the same prescription as the home doctor recommended (as opposed to suggesting a change of medicine)?*

Phyllis Winn (A): The clinician will discuss with the patient how the current medication is working, side effects, etc. If the clinician feels there may be a better medication, this will also be a discussion between the patient and the clinician. The clinician may not agree to write the same prescription that the prior clinician dispensed.
(Q): Where can I find a list of the medications included in the different tiers of prescription drug coverage?

Lucy Walsh (A): We do not have a list readily available, but you can write to Claims & Member Services at mservices@med.mit.edu with the name of a specific drug, and they can look them up.

In Case of Sickness or Emergency

(Q): If a student feels sick, who do they contact immediately?

Phyllis Winn (A): Patients should contact their MIT primary care physician. If they have not chosen one, they should contact the main number at 617-253-4481. This line is covered 24 hours per day, 365 days per year. We have a night nurse service that covers the line and gives advice or referrals to an emergency room if necessary.

(Q): If an ambulance is called for a student, which hospital will they be brought to?

Maryanne Kirkbride (A): MIT has a student-operated ambulance service. We are lucky to have several great hospitals very close to us: Mass General, Mount Auburn, and Cambridge Hospital. We transport to all of them based on the nature of the emergency.

(Q): Do the MIT physicians make house calls on campus?

Phyllis Winn (A): Our physicians do not make house calls on campus. If a student has been treated at a local hospital or at MIT Medical, and we feel they need to be closely monitored in their campus room, we can make that happen. The Community Care Center has a team of nurses that work under the direction of a physician and follow up on students in their dorms as needed.

(Q): If a student gets the flu do they stay at an infirmary?

Phyllis Winn (A): We do everything we can to prevent students from getting and spreading the flu. We hold large flu clinics on the MIT campus to vaccinate as many people as possible. If students do get the flu, we will determine the severity of their illness and determine the care that is needed. We do not have an infirmary on campus, but the Community Care Center is open 7:00 am to 7:00 pm.

(Q): If one student in a quad has the flu, what accommodation is made for the other three?

Maryanne Kirkbride (A): MIT Medical works closely with Residential Life to tailor services to both ill and well students during flu season. We provide training and resources to reduce transmission, and our 110 residentially based peer advocates, MedLinks, are available to help as well. In addition we provide free campus-wide flu vaccines.

(Q): What about other health issues?
Maryanne Kirkbride (A): No matter what the health issue or time of day, we encourage students to call 617-253-4481. We have on site care at MIT Medical from 7:00 am – 11:00 pm, and a nurse on call overnight. MIT has a number of other services that students can access: the graduate resident tutors on each floor of the dorms, the MedLinks, our nurse line, or in a true emergency we have a student-run state licensed ambulance service that is only minutes away. We will be orienting freshman to this single access phone number, and will get them to program it in their phones en mass.

If any other questions come up, we do encourage our parents to email mykidis@mit.edu or log onto our website, http://www.alum.mit.edu/parents, where plenty of information is stored. Our parent connectors have also started a group on Facebook that we encourage you to join. From there, you are able to talk to other parents regarding your experiences and share firsthand knowledge!