Student insurance plans and health care coverage
Monday, July 19 at noon (EDT)

This is your chance to speak with representatives of the MIT Health Plans about the waiver form, what's covered under the basic student medical plan, how your health insurance might work when your child is away from home, and any other coverage questions you might have.

Participants:
- Alycen Ashburn, assistant director of the MIT Parents Association.
- Kim Schive, communications coordinator for MIT Medical, chat moderator
- Leslie Patton, claims and member services administrator
- Lucy Walsh, manager of the MIT Health Plans
- Sara Fuschetto, MIT Health Plans enrollment administrator

Schive: We received some questions for today's chat in advance, and we'll be answering those along with any questions you submit during the chat itself. A transcript of the chat will be available on the Parents Association website at some point within the next week.

Schive [pre-submitted question]: Thank you for this opportunity to ask questions. My son (an incoming freshman) is currently insured under my Anthem Blue Cross Policy (PERS Choice Basic). I compared this policy to the MIT requirements summary and it seems that it meets all the requirements but one -- my plan has a deductible of $500/person or $1,000 per family. Since this is more than $250, does it mean that we cannot get a waiver?

Fuschetto: If your insurance programs meet all of the other criteria, we would allow this waiver. We may ask for a summary document of your coverage just be sure. So the waiver request will initially be pending for review and may take a little longer to get approved, and for the charge to be reverse from your son's student account.

Schive [pre-submitted question]: If my current insurance plan does not have the same coverage as BC/BS of Mass., how much coverage is actually needed for the waiver to be accepted?

Patton: Your coverage must meet the requirements set forth by the state. These are detailed on our website under the waiver FAQs, which can be found at http://medweb.mit.edu/healthplans/student/waiver.html.

maryschafer (Q): is there a lifetime or annual max?

Walsh: There are no lifetime limits, but there are some annual limits on certain benefits -- for example, physical therapy. There is also an annual pharmacy benefit limit. You can view the summary of benefits on our website at http://medweb.mit.edu/healthplans/student. Brochures were also mailed to incoming freshman earlier this month.

Schive [pre-submitted question]: What questions should I ask my current insurance company about coverage for my child while away at college?

Patton: You want to be sure there is coverage for non-emergency services and that there is an accessible network of providers. You also want to be sure your child knows how to access medical services if needed. While we have an excellent clinic on campus, if your child needs specialty care not available on campus, does he/she know how to find a participating provider? How to get a referral if needed? What pharmacies are in the network? Two really good examples: 1) every insurance will cover your child if he or she breaks a leg, but what if they need ongoing physical therapy? Can they get the physical therapy locally, or do they need to go home? Will it be covered as an in-network benefit? Boston medical costs are higher than many parts of the country, so you want to be sure they are paying claims according to local costs, not your home area costs. The other scenario is: what if your child is suffering
from severe anxiety or depression that’s not life-threatening, but needs a mental health admission in Cambridge/Boston area -- will it be covered? Are there only certain facilities? We have a very working relationship with McLean Hospital in Belmont. Some insurances only cover admissions to an acute/general hospital when it is a life-threatening admission and will not cover an admission directly to a mental health hospital. I think if you use these examples, you will get a pretty good idea of coverage in Massachusetts. And please make sure your child has their own insurance card with them.

Schive [pre-submitted question]: Can my daughter start coverage in January when her current coverage expires? Will she be covered through August 2011?

Fuschetto: Yes, loss of existing coverage is one of the few times you can enroll outside of the normal enrollment periods. When she waives the insurance, she should waive for the fall term only. Then she will be automatically enrolled effective February 1 for the spring term. The spring term covers her from February 1 through August 31. Your daughter will need to provide documentation of her loss of coverage in order to enroll effective January 1. She should bring that into the Health Plan office on the third floor of MIT Medical.

Schive [pre-submitted question]: Can payments for health coverage be broken into monthly amounts or must it all be paid at the beginning of the semester?

Fuschetto: The insurance is billed automatically by term to your child's student account. We cannot bill monthly.

maryschafer (Q): How can we locate which hospitals would be best to use if my student is out of the area?

Walsh: Maryschafer, please clarify: are you asking bout our MIT student insurance program, or you own personal insurance? Our physicians at MIT Medical admit mostly to Mt. Auburn Hospital in Cambridge, Massachusetts General Hospital in Boston, or (for mental health) McLean Hospital in Belmont. If you have you own insurance, you want these facilities to be in-network.

Schive [pre-submitted question]: The Massachusetts state requirements to waive extended plan request a deductible of no greater than $250. We have a family plan (Cigna CDHP) which is high-deductible ($2,000 for a family) but the first $2,400 is paid by my employer (effectively no deductible). Does that qualify? The plan qualifies in all other respects.

Walsh: If your insurance programs meet all of the other coverage criteria, we would allow this waiver. We may ask for a summary document of your coverage just be sure. So the waiver request will initially be pending for review and may take a little longer to get approved, and for the charge to be reverse from your son's student account.

maryschafer (Q): What is the benefit coverage for inpatient care at an out-of-network hospital (i.e., the student is out of the area on an internship)?

Walsh: If you are covered under the MIT Student Extended Insurance Plan, then you have access to hospitals across the country through the Blue Cross network. At a participating Blue Cross facility, you will have a $100 copay per admission. If it's a non-work facility, there is a $250 deductible and 40 percent coinsurance.

Patton: Under the MIT Student Extended Insurance, you have in-network coverage and out-of-network coverage. If the provider participates with a Blue Cross PPO product in that state, the covered services will be in-network. If the provider does not participate with Blue Cross, the covered services are considered out-of-network and subject to a $250 deductible and a 40 percent coinsurance. Covered services rendered out of the country are considered out of network and will be subject to the $250 deductible and 40 percent coinsurance. There is also prescription drug coverage through Express Scripts with a $25 copayment.
CVRAJACK (Q): When my son is at home in Georgia, can he use this insurance for an emergency?

Fuschetto: Yes. Through the MIT Student Extended Insurance Plan, your son can use his insurance and pay a $100 copay for an emergency hospital charge. He can also utilize his pharmacy benefit (up to $1,000 through Express Scripts) and pay a $25 copay towards his prescription.

Patton: You can go to the Blue Cross website at http://www.bcbsma.com and under “Find a Doctor,” you can locate physician and hospitals that participate with Blue Cross Blue Shield out of state.

maryschafer (Q): How common are admissions to mental health facilities?

Schive: Hi Mary. We just checked with the chief of our Mental Health Service, Alan Siegel, to get the answer to your question. Dr. Siegel tells us that there are between 25 and 40 admissions per year for both undergraduates and grad students.

Nancy (Q): If we've already paid the fall tuition but have elected not to have the additional coverage, will MIT refund the amount?

Patton: Your child will need to waive the MIT Student Extended Insurance by September 15, 2010.

swaldo (Q): I'm sure everyone asks this: Please discuss the pros and cons of keeping personal insurance along with MIT.

Walsh: One of the advantages of enrolling in the Student Extended Insurance Plan is that staff at MIT Medical can help coordinate referrals and resolve coverage issues. This is especially important if your child needs outside services because we have relationships will local participating providers. Those providers may not be participating with your personal insurance. If you keep your insurance alone, you want to be sure there is coverage for non-emergency services, and that there is an accessible network of providers. You also want to be sure your child knows how to access medical services if needed. While we have an excellent clinic on campus, but if your child needs specialty not available on campus, does he/she know how to find a participating provider? How to get a referral, if needed? What pharmacies are in the network? Student insurance is also secondary to the parent's insurance, so sometimes your policy will pay (or deny) a service, and then the student insurance will cover some or all of the remaining charges, subject to benefit limitations.

lee (Q): Is routine dental care (annual checkup, etc.) covered by the extended plan?

Fuschetto: Hi there -- routine dental care is not covered by the Student Extended Insurance Plan. The Extended Plan covers items such as the extraction of impacted wisdom teeth when partially or fully imbedded in the bone, or for seven or more teeth removed at once. However, students should feel free to utilize the Dental Service on the fifth floor of MIT Medical. They may wish to shop for other dental insurance (check with MIT Dental to make sure it is accepted), or simply pay out of pocket for visits such as a routine cleaning.

Carri (Q): Simply put, can I cancel my child’s health insurance coverage in her home state and expect that MIT Extended will cover her until she finishes school? Can coverage be continued after she graduates? Would she have coverage when she is out of the state or home during summer break?

Walsh: Your daughter will be automatically enrolled effective September 1 (August 1 for incoming freshman) for the fall term. The spring term covers her from February 1 through August 31. Assuming she graduates in June, she would have coverage through that August, but coverage ends August 31. She does have coverage out of state, but she should try to use local Blue Cross providers to get the most benefit.
nguerr (Q): Does someone at MIT Medical approve the request for waiver or is it something that is self-evaluated? Will we receive a waiver approval?

Fuschetto: Once a waiver is submitted successfully, an automatically generated email is sent to the student to inform them that it is being reviewed. We expect students to self-evaluate whether their insurance meets all of our requirements, but we do review as well. While we do not send a specific "waiver approval," students will see their insurance premium removed from their student bill once it has been accepted. This usually takes approximately a week to 10 days following the initial waiver submission.

twill (Q): My daughter will be covered under our family insurance and we will consider buying MIT Extended as a secondary. What services will she be able to receive at MIT Medical with the secondary insurance that she would have to go outside for without it?

Patton: I think your questions is what services are rendered at MIT Medical in which the services are covered by the MIT Student Extended Insurance Plan. A yearly eye exam, Gardasil vaccine, physical therapy and prescription drugs.

Schive: This is a question from "lou" -- We have an HMO with a $10,000 deductible, which we pay through an HSA account. Could this qualify for the waiver? This is our primary insurance. Last year I got the college plans for my kids at their schools. Neither plan paid because we had not reached the deductible, yet I pay for insurance at MIT and other schools and of course our primary plan.

Walsh: Generally, out-of-state HMOs are not acceptable to waive as they do not provide comprehensive coverage outside their service area. But I'm not entirely sure I understand the second part of your question; if your child was enrolled in your plan as well as our MIT Extended Insurance, services should initially be submitted to your plan, and if all expenses went to the deductible, then MIT Extended would cover the service. When a student has two insurance plans, it's important that they give both insurance carrier's information to their providers.

Carri (Q): What is the 2010-2011 cost of the Extended Plan?

Fuschetto: For the individual student, the academic year (9/1/2010 to 8/31/2011) is $1,740. This is broken down to two term charges: $725 for the fall term billed to your child's student account in July, and $1,015 for the spring term billed to your child's account in December.

twill (Q): My daughter will be covered by personal insurance, which uses a mail-in pharmacy. If she gets MIT Extended as a secondary, would it cover her to use the MIT Pharmacy?

Patton: Under the MIT Student Extended Insurance Plan, the prescription drug benefit is $3,500 per calendar year with a $15 copayment for each medication up to a 30-day supply when filled at the MIT Pharmacy. As part of the $3,500 benefit, we have $1,000 through Express Scripts so our students can get their prescriptions filled over the weekends and when traveling; there is a $25 copayment for each medication up to a 30-day supply.

lunalyon (Q): What percentage of MIT upperclassmen take the MIT extended coverage? What is the percentage for incoming freshman?

Fuschetto: Hi there. Approximately 80% of graduate students enroll in the MIT Student Extended Insurance Plan. About half of the incoming freshmen enroll in the Extended Plan.

nguerr (Q): Seeing that all students get the MIT Medical Student Plan free, does that mean they can access the MIT clinic for small things like colds, flu, cuts, etc.? If so, would they pick a primary health care provider at the MIT clinic?
Walsh: Yes, the cost of the basic medical plan is included in tuition, and all students are enrolled and eligible to come to MIT Medical. Most services provided at MIT Medical are covered under the basic medical plan. This includes primary care, urgent care, and some specialty services. Students are encouraged to pick a primary care physician to establish a relationship, but if they keep their family’s insurance they should not change their PCP on their insurance record as we cannot make referrals that insurance. Our physician can recommend a service outside, but your child would need to contact their home PCP for the referral.

Carri (Q): Is there a maximum on the 40 percent co-insurance for out-of-network? If my child required surgery or became very ill and could only access out-of-network facility while away from school, this could be a financial catastrophe for her family.

Patton: Under the MIT Student Health Plan, when the deductible and coinsurances that you have paid in a calendar year add up to $1,000 you have reached your out-of-pocket limit for that year and all other covered services are covered in full.

Vlaw (Q): Since coverage begins August 1 for incoming freshmen, can they expect their medical cards to be mailed to them by then?

Fuschetto: Hi -- generally we suspend generation of Blue Cross Blue Shield ID cards during an open enrollment period. But students can contact us at any point to receive their unique ID number. Note also that students do not need this BCBS ID to be seen at MIT Medical, only their MIT ID.

maryschafer (Q): If a student is admitted to MGH and has the extended insurance, how is the student transported back to MIT when they are discharged, and is there coverage for such transportation?

Walsh: Like all patients, they would be expected to find their own ride home. If they need assistance, the hospital discharge planner can help coordinate a ride.

lunalyon (Q): A follow-up to my previous question: I was interested in the percentage of sophomores through seniors that take the extended plan. Thank you.

Fuschetto: Hi there -- we do not have a breakdown of percentages by sophomores, juniors, seniors, etc. Generally, enrollment increases as the student progresses through their time at MIT.

jenC (Q): With either the regular or extended insurance, are an eye exam or new eyeglasses covered? If not, what would a typical eye exam cost?

Walsh: The MIT Student Extended Insurance Plan covers one eye exam per year at MIT Medical. The exam is covered, but the contacts or glasses are not covered.

MIT_Beat_Framingham (Q): How does MIT’s basic and extended coverages work if the student is out of state or out of the country on an internship?

Patton: Under the MIT Student Extended Insurance Plan, there are in-network and out-of-network benefits. Within the U.S., if the provider participates with a Blue Cross PPO plan, then the services are considered in-network. If the provider does not participate with Blue Cross, then the covered services will be out of network, subject to a $250 deductible and 40 percent coinsurance. If services are rendered out of country then the covered services are considered out of network and subject to the $250 deductible and 40 percent coinsurance. We do have an out-of-pocket limit within each calendar. Once your deductible and coinsurance payments add up to $1,000 then all other covered services are covered in full.

jenC (Q): I was working on the waiver form and I was asked for a certificate. What is that and where can I get it?
**Fuschetto:** Hi! A Kerberos certificate is a unique "signature" certificate that your son or daughter has through MIT. For this reason, as well as recognizing their increased responsibility in understanding their insurance, we ask that your son or daughter review the waiver FAQ and submit the waiver. They already have their certificate, and should not have an issue with this when they submit their insurance information.

**stamo (Q):** Back to nguerr's question. If the student keeps the family plan and waives the extended insurance, should they change their PCP on the family plan to a local Boston doctor?

**Walsh:** No, they should not change their PCP of record on the family insurance. They can have a PCP at MIT Medical who can recommend outside services if needed. But your home PCP will need to initiate referrals if they are required under your plan.

**maryschafer (Q):** How can we locate which hospital would be best to use within the MIT Extended Insurance Plan if they are not in the Boston area?

**Patton:** You can go to the Blue Cross website at [http://www.bcbsma.com](http://www.bcbsma.com) and go to “Find a Doctor” to locate a physician or hospital within Massachusetts or out of state.

**Carri (Q):** How many undergraduates use only MIT Extended and cancel their coverage on their parent's policy?

**Walsh:** Overall, about 70 percent of all MIT students are covered under the Extended Plan. We know the percentage is higher among upperclassmen and graduate students, but I do not track the percentage of students who keep their parent's policy in addition to the Extended Plan.

**lou (Q):** Our primary insurance policy has a large deductible, so often costs are not covered by either plan. So I pay for two plans and none of them cover. Any suggestions?

**Patton:** If you have the MIT Student Extended Insurance Plan, then it should be covered. If you would like to go into greater detail, please contact our Claims and Member Services office at 617-253-5979.

**glenn (Q):** What percent of the freshman class typically enrolls in the extended health insurance?

**Patton:** About 50 percent.

**twill (Q):** If MIT Medical decides a student needs hospitalization, how do they get her to the hospital? Does the method depend on whether she has MIT Extended Insurance?

**Fuschetto:** If a student requires transport to a hospital, we use Professional Ambulance, a fully licensed and accredited ambulance service.

**jenC (Q):** Are the physicians who are providing services under the basic plan general internists? Are there any specialists?

**Walsh:** We have 12 internal medicine physicians and many specialists. Some of the specialists are full time; others come for a limited number of sessions per week. You can view our directory on line at [http://medweb.mit.edu/directory](http://medweb.mit.edu/directory).

**Ashburn:** Everyone, it seems as though our hour is up! I'd like to thank MIT Medical for participating in these chats. I know I've learned a lot today. If parents have questions that come up later, to what email address should they send these?

**Schive:** They can contact us through the "contact us" link on the MIT Medical website, [http://medweb.mit.edu](http://medweb.mit.edu).