

# ***Eight Big Misconceptions***

## ***About The Emory University Student Health Insurance Plan***

Health insurance is extremely important for all Americans, and college students are no exception. But insurance plans are complicated, and the language is often confusing, even to the best and brightest people (like you!). The Emory Student Health Insurance plan is offered by Aetna and is an excellent plan, with coverage that exceeds that found at most universities. It gives you access to quality care at the Emory University Student Health Services (EUSHS), as well as to specialist care at The Emory Clinic, the Emory Hospitals, throughout Atlanta, nationwide and even worldwide. That's great, but in our experience, just about everyone has one or more misconceptions about their health insurance plan. The problem is, if you make an inaccurate assumption about your insurance coverage, you might be left holding the bill. So, in order to give you an early "heads-up," here is our list of the Eight Big Misconceptions about the Emory University Student Health Insurance Plan. Hey, knowledge is power!

**1) I really don't need to read that brochure with all the small print. The Emory plan is probably like all those other plans anyway.**

Not true! We urge you to read the brochure in its entirety. It's important that you have a clear understanding of the policies and procedures of any insurance plan, since each plan is different and failure to follow the policies and procedures of the plan could lead to unexpected medical bills for the student. You can read the entire plan brochure at [www.chickering.com](http://www.chickering.com). Click on "Find Your School" and enter "Emory University."



**2) I have to wait 6 months for pre-existing conditions to be covered.**

Not so!! Unlike most student health insurance plans, the Emory/Aetna plan does cover pre-existing conditions from coverage day #1.

**3) I can go to the specialist without a EUSHS referral.**

This is another common misconception, which can lead to hard feelings and unwanted expense. One of the ways a student insurance plan, or any insurance plan for that matter, keeps rates low is by having your primary care provider see you first for an initial evaluation of your problem. On the Emory student plan, you are required to obtain a referral from your Emory University Student Health Service primary care clinician before seeking outside treatment by a specialist. If a referral is not obtained, treatment will not be considered for coverage.

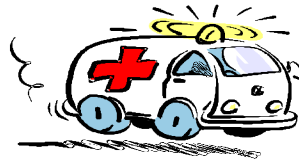
**4) All services at EUSHS are free to me since I'm a student and covered by the student plan.**

Well, not exactly. There is a \$10 co-payment for prescription drugs (including oral contraceptives) under the Emory University Student Health Insurance Plan. The policy does cover one yearly women's annual exam, one pap smear, needed STD screening (in patients potentially exposed), one prostate exam (oh boy, bet we get lots of takers

on that!) and one annual screening physical exam. It also covers immunizations given at EUSHS and Travel Clinic visits.

**5) This student insurance plan is too expensive! My spouse pays a lot less for his/her health insurance.**

While it is possible that that is true, it is unlikely. Many employers provide health insurance as an employee benefit, and provide a large subsidy toward the employee's premium. That being said, if you want lower rates, get your friends to sign up! The more students on the plan, the more the risk is spread, so the lower the rates.



**6) If I have questions, there's never anyone to talk to, so I'll just assume that I know the answer.**

Not true! If questions about the insurance plan arise, you should contact the Student Health Insurance Office located at the EUSHS or the staff at The Chickering Group. Don't assume you have all the answers. It's OK to ask questions, and it's better to be safe than sorry.

**7) When I leave Emory, I'll automatically lose my insurance coverage.**

No, not necessarily. If you graduate at the end of Spring Semester, you will continue to be covered for the duration of your policy (you will graduate in May and your policy is good through August). In fact, if you want to extend your coverage beyond that, you will be eligible for the Continuation Plan, which can cover you for up to an additional 3, 6, or 9 months. That should give you time to get settled at your new job, school or the like. Arrangements for continuation coverage must be made while your current policy is still in effect. Please be aware that the continuation plan is significantly more expensive than coverage for enrolled students, which is true of all COBRA-type coverage.

Effective 2007-08, if you graduate in December, or if you take a leave of absence and do not enroll for classes in the Spring, your insurance plan will terminate on January 7<sup>th</sup>. Once again, if you want to extend your coverage beyond that, you will be eligible for the Continuation Plan, which can cover you for up to an additional 3, 6, or 9 months. Arrangements for continuation coverage must be made while your current policy is still in effect. Please be aware that the continuation plan is significantly more expensive than coverage for enrolled students, which is true of all COBRA-type coverage.

**8) Wow, this Emory student plan sounds perfect for every student, including me!**

Well, not necessarily. The Emory student plan is designed to meet the insurance needs of the vast majority of Emory students while keeping premium costs in mind (since cost is a big issue for many/most students). As a result, there are at least two important features of the plan of which students should be aware:

- **The Pharmacy Cap:** The plan offers outpatient prescription pharmacy coverage up to \$1,500 (after co-pays) and \$500 of coverage at EUSHS (which includes oral contraceptives). If you have a condition that will require prescription medications that far exceed this cap, you may want to consider another insurance plan.
  - **The \$250,000 Lifetime Aggregate Maximum:** Although the plan has no pre-existing condition exclusion (which is great), it features a \$250,000 aggregate lifetime maximum for each covered illness or injury. It also only provides coverage while you are a student at Emory. If you have a severe pre-existing illness (cancer, a complex cardiac condition, etc.) and your physician feels that your expenses for that condition could exceed \$250,000 during the time you are a student at Emory, you should consider another insurance plan.
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So that's it. We truly believe that the Emory University Student Health Insurance Plan, offered by Aetna, is a great insurance plan for students. And if you can avoid these Eight Big Misconceptions, you should have a healthy, hassle-free year . . . well, at least hassle-free as far as insurance is concerned! Once again, you can read the entire plan brochure at [www.chickering.com](http://www.chickering.com). Click on "Find Your School" and enter "Emory University."

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