

2019-2020 Health Insurance Plan Comparison Check List

Use the following grid to determine whether the plan you're considering is comparable to the Student Insurance Plan. Your plan must be compliant with Massachusetts regulations and the Patient Protection Affordable Care Act (PPACA). It is your responsibility to review your plan and talk to your insurance agent about any questions you have on your plan.

If your plan doesn't meet, at a minimum, the following requirements, you cannot waive the AIC Student Health Insurance Plan.

In addition to the following requirements below, also be aware that **plans purchased on a monthly basis are not considered comparable.**

Minimum Health Insurance Plan Comparable Coverage Requirements	My Plan	
	Yes	No
1. A network of doctors, specialists, and hospitals within 30 miles of the AIC campus in Springfield, MA (local area). All coverage requirements listed in items 3 through 12 must be available within the local area.		
2. An insurance company whose home office is based in the United States and whose plan is filed and approved in the US, and compliant with the Affordable Care Act (ACA).		
3. An unlimited plan maximum benefit. This means no maximum benefit per illness or injury per coverage period or per lifetime		
4. Immediate Coverage for Pre-existing Conditions; no waiting period for services [In addition to looking at what's covered, check the list of exclusions and limitations].		
5. Emergency Services Coverage – no limits on coverage		
6. Maternity Coverage and Coverage for Newborns - no limit on coverage		
7. Mental Health/Substance Abuse, no limits outpatient or inpatient – no dollar limits or days of treatment limits		
8. Pharmacy Benefits - no maximum dollar amount		
9. Preventive Care and Primary Care Services This means coverage for routine physicals, physician visits exams, gynecological exams, coverage for preventive lab tests, preventive immunizations and vaccinations.		
10. Surgical services – no maximum dollar amount		
11. Hospitalization Benefits – no maximum dollar amount or limit to number of days		
12. Ambulatory Patient Services – no maximum dollar amount		
If you answered "NO" to any question (1-12) then your plan is not comparable		
13. Do you have Massachusetts Health Safety Net, MassHealth Limited, or The Children's Medical Security Program?		
14. Do you have an out-of-state Medicaid Plan other than Connecticut Husky Health*? <i>*Connecticut Husky Health is considered comparable coverage but some coverage items are only available in the state of Connecticut which is within the 30 mile required radius of AIC.</i>		
If you answered "YES" to questions (13 or 14) then your plan is not comparable		

Other Information

- **Athletes:** If you need the insurance, you MUST ENROLL at least 10 days prior to arriving on campus for athletic events.
- **Cancel Coverage:** Enrollment is on annual basis. The coverage cannot be cancelled once you are enrolled unless you qualify for one of the few exceptions. Contact Student Accounts for details.
- **Insurance Card:** Please allow 7-12 business days for an insurance card to be available.
- **Waiver Processing:** Please allow 2-4 business days for your waiver request to be processed and the fee to be reversed on your account.
- **Under 18:** Students MUST have the waiver submitted by a parent or guardian.