

Office of Student Financial Affairs

Rush Medical College Student Health Insurance Plan 2022-2023 Frequently Asked Questions

Spring 2023 Open Enrollment and Waiver Period: 11/16/2022 through 01/16/2023

If you are a student who enrolled in the fall- This is optional, and you will **not** have to re-enroll during the spring term open enrollment and waiver period

Who needs to submit a waiver or enroll this Spring 2023?

- If you submitted a waiver during the Fall 2022, Rush Medical College will require you to provide proof of alternate insurance **every term. That means you will need to resubmit a valid insurance waiver during the Spring term open enrollment and waiver period.**
- **If you submitted a waiver during the Fall 2022 and would like to enroll as of January 01, 2023, you need to enroll during the Spring 2023 open enrollment and waiver period**
- If you are a student who was not registered for classes during the fall term and did not take action during the fall insurance open enrollment and waiver period, you must submit a waiver or enroll during the Spring term. A charge will be added to your student account, and will remain, until a waiver is submitted and approved.
- If you are currently enrolled and would like to add a dependent as of Jan. 1, 2023, please enroll them during the open enrollment and waiver period.

How do I submit a health insurance waiver?

To waive the student health insurance, click on <https://rushmed.myahpcare.com/>

Instructions:

- Click on the Waiver tab

- Click on "to waive or enroll student coverage: click here"
- Login ID: Student ID number (including the leading zeroes (00))
- Password: Date of Birth (MMDDYYYY) or if you have changed your password in the past, use the one you have created previously
- Click on the *GREEN* "WAIVE" button from the "I Already Have Insurance." Section.
- Once selected, you will be taken to the waiver form where you will enter your current alternate insurance information. You will be required to attach a scanned copy of the front and back of your alternate insurance ID card. After selecting the "Submit Waiver" button, the waiver system will send an auto generated Submitted email advising you that you have successfully completed the waiver submission and to allow a reasonable time for the review of your submission.
PLEASE NOTE: If you do not receive the auto-generated email right after you submitted your waiver, that means it did not go through and you will need to try again.
- You will receive an email from AHP if your waiver has been approved or denied.

I am submitting a waiver, what effective date does my proof of alternate coverage need to have?

Alternate insurance policies must have an effective date no later than 01/01/23.

How do I enroll in the student health insurance plan?

To enroll in the student health insurance plan, click on <https://rushmed.myahpcare.com/>

Instructions:

- Click on the Waiver tab.
- Click on "to waive or enroll student-only coverage".
- Login ID: Student ID number (including the leading zeroes (00))
- Password: Date of Birth (MMDDYYYY) or if you have changed your password in the past, use the one you have created previously
- Click on the BLUE Button "ENROLL- Click Here"

When does the Spring 2023 coverage start?

01/01/2023.

I am currently enrolled in the health insurance and would like to continue to be enrolled. Do I need to re-enroll?

If you are a student who enrolled in the fall- This is optional, and you will **not** have to re-enroll during the spring term open enrollment and waiver period.

How can I add dependents?

Visit: <https://rushmed.myahpcare.com>

- Select I want the student insurance.
 - Select “Click Here” to enroll in the plan.
- Under the Medical College drop down, click on the “Click the button below to enroll your dependent(s) in the Student Health Insurance.” Premium for your dependents will be billed on your student account.

I am returning from a leave of absence this Spring term. Do I need to submit a waiver or enroll?

If you submitted a waiver during the fall 2023, yes, you will need to waive or enroll this spring.

Where can I see the plan details?

Please visit: Visit: <https://rushmed.myahpcare.com>

- Click on “Benefits”

Is vision and dental included in the plan?

The Office of Financial Affairs is no longer accepting dental insurance enrollments and dental charges are no longer billed through student accounts.

Vision is also **not** included in the plan.

AHP does offer an optional dental plan through Cigna as well as an optional vision plan through VSP. Students may view and enroll in these plans by visiting:

- <https://rushmed.myahpcare.com>

Go to the Enroll/Cost tab. You will find details under Add-On Coverage Options – Dental & Vision. Please note that Rush does not endorse any of these plans and does not have any contract or affiliation with Cigna or VSP. It is advisable to shop around for these optional plans to ensure you get the plan that best suits your needs. If you choose to enroll in either of these add on plans, you will be responsible for paying the premiums directly to Cigna or VSP; Rush will not bill your student account.

How is the student health insurance billed?

All tuition and fees are billed on your student account. You will see the additional AHP insurance charge under the Fees section in your statement until a waiver is verified and approved.

How can I view my student account?

Your student account can be viewed here:

1) Click the link below to enter the Rush University Student Finance self-service:
<https://ruconnectedss.learning.rush.edu/Student/Finance>

2) Click on the Financial Information box

Once you login, please click on "Student Finance"

When does the Spring billing begin?

The Spring billing will begin approximately 12/19/2022.

I submitted a waiver, and it was approved, why do I still see the insurance charge on my account?

If you see the insurance fee in your bill and your Spring 2023 waiver is verified and approved, the insurance charge might still be part of your bill but will be removed within ten business days from the date you receive the approval email from Academic HealthPlans (AHP).

When is my tuition and insurance payment due?

Tuition and fees (including the student health insurance fee) are always due on the first Friday of the academic term. The Rush Medical College spring term payment due date will be January 06, 2023. For future terms payment due dates, please visit <https://www.rushu.rush.edu/rush-experience/student-services/office-registrar/academic-calendars>

If you have any additional questions that were not answered in the FAQ's, please contact Financial Affairs at financial_affairs@rush.edu.

For enrollment and eligibility questions, please contact AHP at (855) 343-8388 or visit <https://help.ahpcare.com/>.

If you are currently enrolled in the student health insurance plan and have benefit and claim questions, please contact BCBSIL at (855) 267-0214.