

Office of Student Financial Affairs

Student Health Insurance Plan 2022-2023 Frequently Asked Questions

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

- If you are a NEW student or if you are starting a new program this Spring 2023 (including Rush Employees), you will need to submit a waiver or enroll during the open enrollment and waiver period. A charge will be added to your Spring bill, and will remain, until a waiver is submitted and approved. Alternate insurance policies must have an effective date no later than Jan. 1, 2023.
- 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?

Visit:

If you are in College of Nursing: <https://rushcon.myahpcare.com/>

If you are in College of Health Sciences: <https://rushcohs.myahpcare.com/>

If you are in Graduate College: <https://rushgrad.myahpcare.com/>

- 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 BLUE "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?

All alternate insurance policies must have an effective date no later than 01/01/2023.

How do I enroll in the student health insurance plan?

Visit:

If you are in College of Nursing: <https://rushcon.myahpcare.com/>

If you are in College of Health Sciences: <https://rushcohs.myahpcare.com/>

If you are in Graduate College: <https://rushgrad.myahpcare.com/>

- 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 GREEN Button “ENROLL- Click Here”

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

Please review the first question of who needs to submit a waiver or enroll this Spring 2023.

How can I add dependents?

Visit:

If you are in College of Nursing: <https://rushcon.myahpcare.com/>

If you are in College of Health Sciences: <https://rushcohs.myahpcare.com/>

If you are in Graduate College: <https://rushgrad.myahpcare.com/>

- Click on Enrollment tab under the above chosen website.
- Click on the “Click the button below to enroll your dependent(s) in the Student Health Insurance. Premium will be tuition billed for both student and Dependents.”

If I submitted a waiver for Fall 2022 and do not want the student health insurance plan for Spring 2023, do I need to submit another waiver before the deadline, or does the Fall waiver from the previous year carries over to the following terms until I graduate?

If you submitted a waiver during Fall 2022 term, the next time you will need to submit a waiver is Fall 2023. You are required to submit a waiver every Fall. However, if you are a new student or if you are starting a new program this spring, or if you are a student who was not registered for classes during the previous terms 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. Please review the first question above.

I am graduating at the end of the Fall 2022 term and will not be enrolled at Rush next term; why am I receiving this email?

We send emails to all currently active students. If you are not enrolled in classes next term due to graduation, no action is required from you. And if you are currently enrolled in the student health insurance plan, you will be discontinued from coverage and will not be charged next term. The Fall coverage period ends December 31, 2022.

I am graduating this Fall 2022 and am currently enrolled in the student health insurance plan. Is there an extension option?

AHP offers a three-month extension after you graduate. If interested, you will need to submit the continuation enrollment form and payment directly to AHP before your coverage termination date, December 31st. Please ensure you will not be registered for classes during next term before purchasing this extension coverage. In no event will the Covered Person be eligible for Continuation of Coverage if premium is received after the termination date of the Policy. There is no renewable option, and no refunds are available after you have selected the coverage. You can find the continuation enrollment form online:

Please visit:

If you are in College of Nursing: <https://rushcon.myahpcare.com/>

If you are in College of Health Sciences: <https://rushcohs.myahpcare.com/>

If you are in Graduate College: <https://rushgrad.myahpcare.com/>

- Click on the Enroll/Cost tab.
- Click on Continuation Insurance.

I am a new student in the Spring 2023 term. Do I need to submit a waiver or enroll?

Yes.

I am a new student beginning Spring 2023 and am also a Rush employee. I already have insurance through Rush or through my spouse. Do I still need to submit a waiver?

Yes, all students, including Rush University Medical Center employees, are required to submit a waiver during the first term of enrollment and every Fall thereafter. The University does not use the same system as the Rush Human Resource and Benefits department; therefore, we are not aware of your employment status or insurance standing at the Medical Center. You will be automatically charged for the student health insurance plan, and you **MUST** submit a waiver if Spring 2023 is your first term of enrollment for the charge to be removed from your account.

I will be only taking online courses during Spring 2023. Do I need to submit a waiver?

Please review the first question of who needs to submit a waiver or enroll this Spring 2023. If you are a new student or if you are starting a new program this spring, or if you are a student who was not registered for classes during the previous terms 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- regardless if you are taking only online courses, you will need to take action.

I am returning from a leave of absence this Spring 2023 term and did not have health insurance charges prior to my leave of absence and wish to remain opted out. Do I need to submit a waiver?

Yes, please submit a waiver by 01/16/23.

Where can I see the plan details?

Please visit:

If you are in College of Nursing: <https://rushcon.myahpcare.com/>

If you are in College of Health Sciences: <https://rushcohs.myahpcare.com/>

If you are in Graduate College: <https://rushgrad.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 is 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 one of the below sites:

If you are in College of Nursing: <https://rushcon.myahpcare.com/>

If you are in College of Health Sciences: <https://rushcohs.myahpcare.com/>

If you are in Graduate College: <https://rushgrad.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.

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 2023 billing begin?

Spring billing will begin approximately 12/19/22.

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

If you have 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 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-student-financial-affairs/payment-due-dates-and-options>

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.