

## **GRADUATE STUDENT HEALTH INSURANCE**

### **Frequently Asked Questions**

#### **When will the graduate student health insurance stipend end?**

- Graduate assistants will no longer receive the health insurance stipend of \$350 per each fall and spring semester that became effective in fall of 2015. In previous years, graduate assistants working 20 hours a week who chose the health insurance provided by AIG and offered through LSU received a supplement applied to their fee bill to assist with the cost of the selected policy. Effectively immediately, this assistance is no longer available for students on an assistantship or fellowship.

#### **When will my current LSU-AIG insurance plan terminate?**

- Any student who purchased the AIG student health insurance during the spring 2015 semester is covered through 11:59p.m. on August 13, 2015.

#### **Will my graduate assistantship salary increase?**

- Graduate assistant stipends will not increase. The university is working on a plan to increase graduate assistantship stipends with the expectation that there will be some increases beginning Fall 2015, with further increases being a priority.

#### **When do I need to purchase new health insurance?**

- Graduate students should plan on purchasing insurance with an effective date of August 14, 2015. Graduate students can purchase student health insurance through the Student Health Center or seek a health insurance policy through another source. In either case, graduate students will have to pay the premium in full.

#### **If I select the student health insurance through the Student Health Center, when will the policy expire?**

- The Student Health Center will offer the student health insurance through AIG for the fall 2015 and spring 2016 semesters. After June 30, 2016, the Student Health Center will no longer provide a student health insurance policy for students to purchase. HR has yet to find any other plan that is less expensive than what AIG can offer..

#### **How do I enroll for the student health insurance through the Student Health Center?**

- Graduate students should select the student health insurance policy during fall or spring registration. Students should login to their myLSU account, go to Registration Services, and then to Additional Services.

#### **How much will the student health insurance through the Student Health Center cost each semester?**

- Please visit the Student Health Center website ([www.shc.lsu.edu](http://www.shc.lsu.edu)) or contact the Student Health Center ([studenthealth@lsu.edu](mailto:studenthealth@lsu.edu)) for information on the different policies and costs.

**What about the Student Health Center fees I pay when I pay tuition each semester?**

- The Student Health Center fee a student pays each semester allows the student to visit the Student Health Center. The Student Health Center provides limited medical services for those students without insurance. This coverage does not meet the ACA (Affordable Care Act) requirements for comprehensive health insurance.

**Am I required to purchase student health insurance?**

- Individuals not covered by a health insurance policy may be subject to IRS (U.S. Internal Revenue Service) penalties. For additional information on an employee's obligation under the ACA, please consult the IRS ([www.irs.gov/Affordable-Care-Act](http://www.irs.gov/Affordable-Care-Act)).

**Am I required to have health insurance through LSU or may I have my own policy through a private company?**

- Graduate assistants were not previously required to have LSU student health insurance. Graduate students can select the insurance plan that best fits their personal needs. For many students this may be a plan through their parents (if under the age of 26), spouses, or other individuals.

**What about the graduate assistantship contract I signed that stated an insurance stipend would be given to me if I selected the health insurance policy through LSU?**

- University legal counsel has advised LSU to cease the insurance stipend immediately. Because not all students accept this stipend, it being used only by some puts the university in violation of federal regulations. Therefore, the university can no longer offer the health insurance stipend even if it was included in your graduate assistantship offer letter.

**Is the change in policy related to the budget cuts?**

- The elimination of graduate student health insurance stipend is not related to budget cuts. The change is based on regulations from the Affordable Care Act (ACA). The university would be heavily fined if it continued to offer an insurance benefit to graduate assistants.

**Why is it necessary for graduate assistants to sign the student health insurance letter that was sent by their assistantship department?**

- All graduate assistants who are on a fulltime graduate assistantship (20 hours per week), are required to sign the student health insurance letter that was sent to students by their assistantship departments. By signing this letter, the graduate assistant understands that the stipend will no longer be provided by the university and that the terms of the graduate assistantship agreement have changed. The university cannot employ graduate assistants without the returned and signed agreement.

**What reason should I indicate when I am searching for a new insurance policy since it is not currently open enrollment?**

- Graduate Assistants should note that their coverage has ended due to the end of the semester. With their current coverage ending on August 13<sup>th</sup>, students who wish to find other coverage should contact carriers prior to July 15<sup>th</sup> for an effective date of August 1<sup>st</sup>.

**Why are other universities not abiding by this same policy?**

- LSU researched several options prior to notifying graduate assistants. Most of LSU's peer universities have made the same changes within the last year. Some universities have decided to offer a smaller benefit to all students (graduate and undergraduate). Another possibility is using those funds to help equalize assistant stipends. Federal guidelines will not allow LSU to give this benefit to only those full-time graduate assistants who opt for LSU-selected health insurance.

**Who should international students contact regarding proof of insurance?**

- International students are required to show proof of insurance to the International Services Office (ISO). International students need their insurance provider to complete the Insurance Coverage Evaluation form through ISO. International students may contact Janice Goodloe ([jgoodlo@lsu.edu](mailto:jgoodlo@lsu.edu)) in ISO for additional information on proof of coverage or regarding private plans available to graduate students. LSU will provide international students with a policy for repatriation and medical evacuation at no cost; however, medical health insurance coverage is still required.

**Will anyone at LSU assist me with choosing a student health insurance plan?**

- Legally, LSU faculty and staff members may not advise students on which policy to purchase. However, the university can inform students about different companies that provide student health insurance policies. Students are encouraged to do their own research to ensure they find the best plan for themselves and their dependents.

**Who do I contact if I have additional questions?**

- Graduate students who have additional questions can contact the Graduate School at [gradhealthins@lsu.edu](mailto:gradhealthins@lsu.edu). As additional information becomes available graduate students and departments will be notified via email.

**Where can I purchase health insurance?**

- See Table on next page

### Where can I purchase health insurance?

- The University does not support or solicit any specific health insurance companies.
- This list is not inclusive but does identify well-recognized providers.
- Some companies may offer more than one choice in health insurance plans so you need to be careful to choose the level of coverage plan that meets your own personal needs.

Company	Telephone Number	Websites
AIG	1-800-222-6191	<a href="http://www.studentinsurance.com">www.studentinsurance.com</a> Select state and school. Can enroll only when open enrollment is available.
AXA (EuroCare) (U.S. representative for students/exchange visitors from Germany)	1-727-593-5462	<a href="https://www.axa.de">https://www.axa.de</a> <a href="http://www.bdae.de">www.bdae.de</a>
Best Doctors (U.S. representative located in Miami, Florida)	1-866-902-7775	<a href="http://www.bestdoctorsinsurance.com">www.bestdoctorsinsurance.com</a>
Blue Cross Blue Shield of Louisiana	1-800-495-2583 1-800-599-2583	<a href="http://www.bcbsla.com">http://www.bcbsla.com</a>
Cigna	1-866-438-2446  Select Option 1	<a href="http://www.cigna.com">www.cigna.com</a> Click on the "Individual & Family Plans" tab.
Health Systems International	1-317-806-2000	<a href="http://www.equiam.com">www.equiam.com</a>
HTH Worldwide	1-610-254-8700	<a href="http://www.geobluetravelinsurance.com">www.geobluetravelinsurance.com</a>
IHC Health Solutions	1-800-518-4510	<a href="http://www.hpainsurance.com">www.hpainsurance.com</a>
Marketplace	1-800-318-2596	<a href="http://www.healthcare.gov">www.healthcare.gov</a>
Marsh Gateway	1-877-808-7434 1-317-655-4500	<a href="http://www.gatewayplans.com">www.gatewayplans.com</a> <a href="mailto:insurance@imglobal.com">insurance@imglobal.com</a>
Seven Corners	1-800-335-0611	<a href="http://www2.sevencorners.com">www2.sevencorners.com</a>
U.S. Fire Insurance Company (Covers international students from all countries and not U.S. citizens)	1-800-244-1180	<a href="http://www.isoa.org">www.isoa.org</a>
United Health Care Student Resources	1-800-767-0700 1-800-237-0903	<a href="https://www.uhcsr.com/">https://www.uhcsr.com/</a>
United Healthcare	1-866-633-2446	<a href="http://www.uhc.com/">http://www.uhc.com/</a>
Visit USA Travel Insurance	1-800-937-1387	<a href="http://www.travelinsure.com">www.travelinsure.com</a>