

STUDENT HEALTH INSURANCE

October 16, 2006

Dear Students and Parents:

Welcome to the Salem State College Community. As you prepare for the new academic year, we want to remind you of the importance of that your maintaining adequate health insurance coverage while attending the College. In fact, Massachusetts State Law *requires that students enrolled for three quarters of full time credit or more credits must have health insurance coverage*, either through the Massachusetts State College Student Health Insurance Plan or another carrier offering comparable coverage. Salem State College offers a Student Health Insurance Plan as a convenience for those who need to purchase affordable coverage. The Student Health Insurance Plan provides coverage to students for a 12-month period from August 1, 2006 through August 1, 2007.

In deciding whether your current insurance plan offers comparable coverage, please consider the following:

- Does my plan cover full time students beyond the age of 19?
- Does my plan cover full time students attending college away from home or out-of-state?
- Does my plan provide adequate coverage – coverage beyond emergency services – for services received out-of-state?
- If I keep my son or daughter on my health plan, do I need to let my health plan know before treatment is received, and how would I need to do that?
- Does my current plan have a high deductible that needs to be met before full coverage begins?
- How does my insurance plan cover referrals to other providers and how are claims submitted?
- Is my health insurance plan based in the United States as required by law?

For more information on comparable coverage and the state regulations go to www.state.ma.us and click on QSHIP (Qualifying Student Health Insurance Program).

In July you will receive more information about the Massachusetts State College Student Health Insurance Plan for 2006-2007. Included with that information will be a Decision Card for you to complete. If you decide that your present plan adequately provides health insurance coverage you *must complete the Waiver Section* of this card. If you need to *enroll* in the Student Health Insurance Plan you *must complete the Enrollment Section*. International students *must* enroll in a U.S. domiciled plan.

All students need to complete the Decision Card every year whether they waive or enroll in the Student Health Insurance Plan. **If the Decision Card is not signed and returned, you will be automatically enrolled and charge for the Student Health Insurance Plan.**

Please return the Decision Card to the Financial Services Office by **January 27, 2007 for the Spring semester.**

Sincerely,

Nathalie L. Hebert, MSN, APRN
Health Services Coordinator