

## **Disclosure Statement: What it means to waive JHU Student Health Benefits Plan**

Johns Hopkins University requires that all students have comprehensive health insurance. Benefits of the school-sponsored insurance plan include:

- Coverage while at school and at home
- Comprehensive coverage both for emergency and non-emergency situations
- Access to the Cigna PPO network

Students who waive enrollment in the plan should consider the following:

**If you are waiving the plan due to enrollment in a parent/guardian/spouse's policy, please have the policy holder review the waiver criteria in order to confirm that their coverage is comparable.**

Student Health and Wellness Center (For Students of the Homewood and Peabody campus communities)

The Student Health and Wellness Center (SHWC) does not charge eligible students for office visits. However, fees are assessed for immunizations, some procedures, prescriptions and supplies.

- The SHWC will not bill private insurance companies. Students with private insurance must pay for immunizations, services and/or medications out-of-pocket and then request a receipt for possible reimbursement.
- Students are responsible for charges incurred by providers of care outside of the SHWC for services such as emergency room visits, specialists' fees, laboratory/diagnostic tests, and x-rays. It is important to be aware of these potential costs by understanding your coverage, network, and expected out-of-pocket costs including deductibles.

### Medicaid Waiver Requests

- Medicaid from other states is NOT accepted in Maryland or abroad.
- Students with this coverage do not meet the waiver criteria and should plan to be enrolled in the Student Health Benefits Plan.

### Mental Health Access and Medical Leave of Absence

- In the event that a student has a need to access mental health services in the community, plans with higher out-of-pocket costs and deductibles may make it more difficult for students to pay providers when they are referred out for services such as treatment for severe disorders, hospitalization, or longer-term care.
- Additionally, when students go on a Medical Leave of Absence for mental health reasons, they are required to receive treatment from a community provider as a condition for their return to JHU.

### Athletics

- In the event that an athlete is injured during participation in a JHU sponsored Athletic practice or event, the university will cover out-of-pocket expenses after the student athlete's primary insurance has acted.

- Should a student athlete require medical attention from an outside medical service, as a result of participating in a JHU sponsored Athletic practice or event, the billing and subsequent payment for service will be handled in the following manner: Initially, all bills are submitted through the student athlete's primary insurance coverage. Documentation of the primary insurance company's action (either shown on the bill or separate form from insurance company) along with an itemized bill showing balance due is then submitted for payment. It is the responsibility of the policy holder to ensure proper management of claims.
- The JHU Athletic Department is NOT responsible for:
  - Bills generated from services provided for injuries or illnesses originating from activities unrelated to Johns Hopkins University intercollegiate athletic participation.
  - Bills incurred by a student athlete who seeks outside medical attention without the knowledge and permission of the staff athletic trainer and team physician.
  - Bills incurred by a student athlete who is uninsured at the time of injury or when the service is provided.
  - Bills incurred by a student athlete whose insurance failed to meet the university waiver criteria at the time of injury or when the service is provided.
- Medical providers will not bill Johns Hopkins University directly. All bills will be sent to the student athlete's home address.