

July 16, 2018

Dear Einstein Medical Students:

**Please note this applies to *medical students only* and does not apply to MDPHD students!**

***Welcome to the Albert Einstein College of Medicine Class of 2022!***

Einstein requires that all medical students have comprehensive health insurance. The College provides you with single coverage in the Einstein Student Health Plan and you are billed automatically for this insurance. You can waive this insurance if you have comparable coverage.

The Einstein Student Health Insurance Plan is a Preferred Provider Organization (PPO) Plan administered by United Healthcare. Prescription drug coverage is provided through OPTUM Rx and the cost of prescription drug coverage is included in your premium. As a new medical student, your coverage will be effective on August 15, 2018. You can enroll your eligible dependents in the plan at an additional cost.

***Please read this letter carefully as it explains what to do if you want to waive or enroll in coverage.***

***Waiving the Einstein Student Health Plan***

If you have comparable medical and mental health coverage under another insurance plan, you can waive participation in the Einstein Student Health Plan. ***You must complete a new waiver each and every academic year.*** For incoming students, the on-line waiver period will begin on July 16 and will close on August 1, 2018. In order to have the Student Health Insurance fee waived from your bill, your completed online waiver form must be submitted by August 1, 2018. Please note that you will receive reminder emails during the enrollment period if you have not waived your insurance. ***If you do not waive your insurance, your student account will be charged for single coverage.***

To waive your Einstein Student Health insurance, follow these instructions:

1. Go to <https://einstein.myahpcare.com/>
2. Click on the **Waiver** Tab
3. Click on the link, "Medical Students: Click here to submit a Waiver Request".
4. On the login page, enter your Banner ID as the user name and your date of birth MMDDYYYY as your password.
5. Click on the red waiver button from the "NO, I do not want the insurance" section.
6. Complete the on-line waiver form carefully reading each question before you answer and enter your current insurance policy information.
7. Scan and upload a copy of the front and back of your insurance card
8. Click on the "Submit Waiver" button.

You will receive an on-screen confirmation, and the waiver system will send an auto-generated email advising you that you have successfully completed the waiver submission and to allow a reasonable time for the review of your submission. ***This email DOES NOT mean that your waiver has been approved, it is ONLY a confirmation that your waiver has been submitted.***

AHP will attempt to verify your coverage and you will receive one of two auto-generated emails;

**“Pending”** means that your coverage could not be verified and that additional information is required. You will be provided with information on how to address the missing information. If you do not submit the required information to allow AHP to verify your coverage, your waiver will be denied and you will receive an auto-generated email advising you that your waiver has been denied and you will be enrolled in the Student Health Insurance plan. Your student account will be charged for single coverage.

**“Verified”** means that your waiver request has been approved and you will NOT be enrolled in the Student Health Plan.

### ***Enrolling in the Einstein Student Health Plan***

If you want to enroll yourself in the Einstein Student Health Plan effective August 15, 2018, please go to <https://einstein.myahpcare.com/enrollment> and select the ‘1st Year Medical Student Enrollment’ link. On the login page, enter your Banner ID as the user name and your date of birth MMDDYYYY as your password. Click on the **green** ‘Enroll –Click Here’ button from the “YES, I want the insurance” section. Read the Terms and Conditions and if you accept them, enter your initials in the box and select the ‘OK’ button. You will receive an on-screen confirmation and an auto-generated email advising you that you have successfully enrolled.

If you want to enroll dependents in the Einstein Student Health Plan effective August 15, 2018, please go to <https://einstein.myahpcare.com/enrollment> and select the ‘1st Year Dependent Enrollment’ form.

Your student account will be charged every six months. For the period from August 15, 2018 through December 31, 2018, your student account will be charged \$2,196 for single coverage, and an additional \$2,196 for a spouse and an additional \$2,196 for each dependent child up to a maximum charge for 2 children. For the period from January 1, 2019 through June 30, 2019, your student account will be charged \$2,883 for single coverage, and an additional \$2,883 for a spouse and an additional \$2,883 for each dependent child up to a maximum charge for 2 children.

### ***Other Important Information***

#### ***Coverage under a Parent’s Health Insurance Plan***

You may be eligible for coverage under a parent’s health insurance. The Affordable Care Act (ACA) allows dependents to remain covered under their parents’ health insurance plans **until age 26**. Some plans allow dependents to remain on the plan until the date the dependent turns age 26, the end of the month the dependent turns age 26, or the end of the year in which the dependent turned age 26. Students who are covered under a parent’s health insurance plan should confirm when their coverage terminates once they turn age 26.

Students who turn age 26 during their education at Einstein and are no longer covered on their parents’ plan must either buy health insurance from the College or acquire comparable policy. In addition, if coverage ceases or changes, it is the responsibility of the student to notify the Benefits Office for information on how to enroll in the Einstein Student Health Insurance Plan.

***Coverage provided through the New York Health Exchange***

Some students have purchased health insurance through a state health exchange or specifically through the New York Health exchange. Typically, these plans will be provided through Medicaid. If you purchase a Medicaid plan offered through the New York Health exchange your application for a waiver will generally be approved. However, before waiving the school health insurance in lieu of Medicaid, we strongly encourage you to consider the gaps in coverage that you may experience with Medicaid.

- Medicaid may not cover you out of state or if you travel abroad.
- Referral options may be limited within the Bronx and you may find yourself having to wait for specialist appointments or you may not be able to access providers when you need to.

***It is for these reasons that we discourage enrollment in a Medicaid plan.***

***International Students***

If you are not a citizen of the United States, you may be able to purchase health insurance through the health exchange. If you have purchased some type of international student insurance coverage it will not meet the minimum standards required by the United States Patient Protection and Affordable Care Act (ACA). These plans may have plan benefits such as pre-existing condition exclusions and a lifetime maximum which are prohibited under ACA regulations. These plans will not be accepted as providing comparable coverage.

If you have any questions, please call the Benefits Office at 718.430.2547, or you can contact Academic Health Plans Customer Service Team at 855.312.0210.

Sincerely,



Carla Pasquali  
Director Benefits