

Student Insurance Guide

Options & Resources



September 2022

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Health Insurance Marketplace & Medicaid

Health Insurance Marketplace (HealthCare.gov)

Health Insurance Marketplaces are websites that compare prices where consumers can purchase health insurance that counts as minimum essential coverage, receive federal subsidies, and be granted exemptions. Open Enrollment for the Healthcare Marketplace is closed for 2020, however You can enroll in or change plans if you have certain life changes, or qualify for Medicaid or CHIP.

The average monthly premium for a 2018 benchmark Health Insurance Marketplace Plan is \$411 before subsidies, according to the U.S. Department of Health and Human Services. With subsidies, a HealthSherpa study found that 18 percent of Marketplace enrollees pay nothing for coverage, while 26% have premiums that are less than \$10 per month. This information was taken from a healthsherpa.com blog post entitled 'How much is insurance from the Health Insurance Marketplace?.'

The official Health Insurance Marketplace can be found in: www.healthcare.gov
You can view local healthcare plans near you at the [Health Care Marketplace](#)

Medicaid Benefits

Medicaid is a joint federal and state program that provides free or low-cost health coverage to millions of Americans, including some low-income people, families and children, pregnant women, the elderly, and people with disabilities. Medicaid programs vary from state to state and each state has different options that can affect eligibility. You must be a U.S. citizen, a U.S. national, or a permanent resident.

- Visit Benefits.gov for eligibility and more information on Medicaid
- Visit HealthCare.gov/medicaid-chip/ to find out if you may qualify for Medicaid.
- Contact your State Medicaid office for specific and up-to-date information regarding the State of your residence at: Medicaid.gov/state-overviews

Student Health Insurance Program

Divine Mercy University partners with Brooks Financial Group, Inc. (BFG) to assist students in obtaining medical, dental and/or vision benefit plans for themselves and their families (if applicable).

Why should I purchase a Student Health Insurance plan?

- Health insurance provides financial protection in case of a serious accident or illness.
- Is very important when beginning and throughout the DMU graduate program.
- Health coverage can help protect you from high, unexpected costs.
- Health coverage can also protect you from ongoing and chronic treatment costs.
- The Affordable Care Act (ACA) requires this for most U.S. citizens.

Below are some highlights on the program offerings

- Medical, dental and/or vision benefits plans available in all 50 states.

- Multiple insurance carriers to choose from.
- Multiple medical (dental and vision) benefit plan designs to choose from.
 - Affordable Care Act, Major Medical, Short-Term Medical
- All plans provide the flexibility to customize each benefit to your specific needs.
- All ACA medical benefit plans include the required essential health care benefits.
 - Inpatient/Outpatient services, Mental Health services, Substance Abuse services, Emergency Care services, Maternity Care services, Prescription Medications, Laboratory and Diagnostic services,
- Chronic Care services, Preventative and Wellness services and more.
- Preventative care covered at 100% with no member cost-sharing.
- Affordable premium pricing.
- Qualified High Deductible Health Plans (QHDHPs) with Health Savings Accounts are available.
- One on one assistance provided by a licensed Brooks Financial Group (BFG) Advisor.

If interested, please review the DMU Student Health Program information below and submit the Student Health Insurance Questionnaire and/or contact your BFG Laurie Bartlett at phone: 410-308-9800 or Email: LBartlett@BrooksFinancial.com, or via web link connection: DMUStudentHealthInsurance@BrooksFinancial.com.


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Student Health Insurance Program

Why should I purchase a Student Health Insurance plan?

- Health insurance provides financial protection in case of a serious accident or illness.
- Is very important in the beginning and throughout the DMU graduate program
 - Especially for: Those new PsyD students relocating to the area
 - Those relocating for Counseling or Psychology internships in their last year of their program
 - Those that move while in any programs without other insurance
- Health coverage can help protect you from high, unexpected costs.
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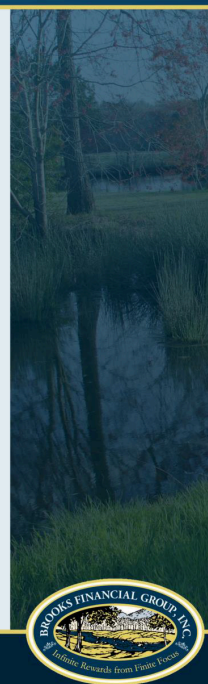


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DIVINE MERCY UNIVERSITY

Student Health Insurance Program

What are the actionable next steps to begin the process?

- Complete the Divine Mercy University (DMU) fillable data form.
- Submit it to: DMUStudentHealthInsurance@BrooksFinancial.com
- Contact Lauri Bartlett at 410-308-9800 or LBartlett@BrooksFinancial.com with any questions concerning plan options, benefits and/or the process.



Student Health Insurance Questionnaire

Submit Form to: DMUStudentHealthInsurance@BrooksFinancial.com

Primary Applicant Information			
Last Name		First Name	Initial
Residence Address (Number and Street, Apt#)		City	State
Residence County	Date of Birth (MM/DD/YYYY)	Gender (M or F)	Marital Status (Single or Married)
Home Phone		Work Phone	
Mobile Phone		Email Address	
Tobacco (Yes or No)		Are you currently employed? (Yes or No)	
Are you currently insured? (Yes or No)		If you are currently insured, please list your current insurance carrier and medical plan name: Insurance Carrier: Medical Plan Name:	

***Limited Open Enrollment Periods** may apply to individuals after a Qualifying Life Event.

****Limited Open Enrollment Period:** A limited Open Enrollment Period is a specific period of time outside the annual Open Enrollment period in which individuals are allowed to apply for coverage. Only certain life events qualify an individual for a Limited Open Enrollment period and each qualifying life event grants the individual a specific timeframe to enroll in a health plan. Generally, this timeframe is 30-60 days before and/or after the life event.

*****Qualifying Life Event:** An event that significantly changes your health insurance needs like losing your healthcare coverage, getting married, having a baby, or moving.

Virginia and Maryland State Health Care

Virginia State Health (Virginia Medicaid)

<http://www.CoverVA.org>

- The rules have changed! Starting January 1, 2019, more adults in Virginia now have access to quality, low-cost and no-cost health insurance!
 - Virginia residents, ages 19 to 64
 - Not already in or eligible for Medicare
 - Must meet income requirements, which vary by household size (eg. you may be eligible if your household of 1 person makes less than \$17,237 yearly)
- For more information and to see if you are eligible:
 - Visit [CoverVA.org](http://www.CoverVA.org)
 - Call 885-242-8282

Maryland State Health

<https://www.marylandhealthconnection.gov>

- The state provides a wide range of coverage plans, including [Medicaid](#), for different needs.
- Dental insurance is available separately also.
- Visit <https://www.marylandhealthconnection.gov/plan-selection/> to find which plan would work better for you, the website allows you to compare among different coverage plans.

International Students

International students should contact their current medical insurance provider to inquire if they provide medical insurance coverage while the student is studying abroad in the United States.

If the student's health/medical insurance coverage does not transfer to cover the student during their time studying in the United States, there are insurance companies that provide health care insurance for international students. International students can inquire about health insurance for their time in the United States by inquiring with the companies listed below. Note there are many companies besides those listed here which also provide health and medical insurance for students from outside of the United States who are studying within the United States.

International Student Insurance [ISO Insurance]

<https://www.isoa.org/>

Examples of ISO insurance plans:

- Compass Silver
 - Rates per month (Note: all costs are estimated):
 - 24 years old or younger - \$31

- Ages 25 - 29 - \$48
 - Ages 30 - 64 - \$95
- 100% coverage per injury and sickness to daily limits
- For F1 students
- ISO Med
 - Premium plan with low deductible (\$25 deductible at student health center)
 - Rates per month:
 - Under 24 years old - \$48
 - Ages 25 - 29 - \$127
 - Ages 30 - 64 - \$205

Additional Health Coverage Resources

Company-Direct

You have the option of working with an insurance company's agent to find a plan that best suits your needs. Below is a sampling of companies whom you can research or contact directly to explore your health insurance needs.

This is a sample list, not a complete list. The companies are listed in **alphabetical order**:

[Aetna](#)

[Blue Cross Blue Shield](#)

[Cigna](#)

[eHealth](#)

[Kaiser Permanente](#)

[Pivot Insurance](#) (Temporary Health Insurance for students)

[State Farm](#)

[United Health Care](#)

Med-Sharing

If traditional health insurance is not the best fit for you, "med-sharing" may be an option to be considered. Med-sharing isn't technically insurance; it is a resource organization where costs are shared among members.

Samaritan Ministries

Samaritan Ministries has a newly-available, lower cost "Basic" option with a reduced (\$100-400) monthly share cost compared to their "Classic" option. For example, an individual under age 30 would pay \$100.00 monthly. For more information on Samaritan Ministries, check out their website and plan options here:

<https://samaritanministries.org/cost>

CMF Curo

CMF Curo, which also administers Samaritan Ministries, is another med-sharing option available that implements a Catholic philosophy in its practices. For more information on CMF Curo, check out their website and plan options here:

<https://cmfcuro.com/>

Christian Healthcare Ministries

The option has shared members' medical bills for over 35 years and is an eligible option under the Affordable Care Act. Phone: 800-791-6225; www.chministries.org

Personal Property Insurance for Students

You may benefit from insurance that covers your personal property and belongings. In general, a relatively small monthly fee can provide protection for loss or damage to your smartphone/iPhone, tablet, laptop, camera, textbooks, furniture, appliances, and more.

Explore insurance options that are specifically built to meet college student needs at: [NSSI - Student Personal Property Plan](#).