



YOUR HEALTH INSURANCE DECISION GUIDE

for Boston University Students

Students are required to have health insurance.
Use this guide to explore your options.

2023/2024



Boston University is committed to our students' health—and it shows.

The benefit plan descriptions contained in this Decision Guide are summaries only. Full details of each plan's coverage are provided in plan documents available from Aetna. Should there be any discrepancy between this Decision Guide and the information in the plan documents, the plan documents will govern plan provisions and payment of plan benefits. Boston University reserves the right to amend, change, or terminate the Student Health Insurance Plan in whole or in part at any time.

The tax rules described in this Decision Guide are written in general terms as of the date this Guide was prepared. Tax laws can change at any time without specific notice to you. The contents of this Decision Guide are not legal or tax advice to you. If you have further questions, please contact your advisors.



At Boston University, we care about the whole student, and that includes student health. Health and wellness are critical components to academic success, and we want our students to be well without worrying about health care costs.

Care begins on campus

Student Health Services (SHS) provides on-campus care for students' urgent primary and behavioral health needs. When more extensive or ongoing care is needed, SHS refers students to off-campus providers.

How will you pay for this off-campus care?

That's an important question you'll need to answer before the semester begins.

Consider Student Health Insurance Plan (SHIP) coverage provided through Aetna

If you're referred to a non-SHS health care provider, SHIP helps you keep the cost of health care affordable.

All students are required by law to have health insurance coverage, and you will automatically be enrolled in this plan with the premium billed to your student account. However, you may waive SHIP coverage if you're covered by another plan that meets state guidelines.

Is SHIP right for me?

Work through this decision guide to explore your options and find out.

Get to Know Student Health Services

SHS is your on-campus resource for urgent primary care, basic behavioral health needs, issues related to interpersonal violence, and referrals to non-SHS providers for ongoing treatment of a chronic condition.



OUTSTANDING CARE BY OUTSTANDING PROVIDERS

SHS is staffed by expert primary care physicians, psychiatrists, psychologists, nurse practitioners, certified nurse specialists, social workers, mental health counselors, medical assistants, and nurses. In addition to offering urgent primary care and basic behavioral health treatment, they'll provide referrals to local Boston providers, who offer excellent care for ongoing management of chronic conditions.



NO COST FOR MOST CARE

Your student health and wellness fee covers most services and programs, so your visits to SHS are generally at no cost to you. Care such as vaccines, labs, physical exams or some orthopedic devices are delivered at a cost, which is billed to your student account, or covered completely if you have SHIP.



YOUR MEDICAL INFORMATION IS SAFE WITH US

Health care provided through SHS fully complies with the Health Insurance Portability and Accountability Act (HIPAA), protecting the privacy of a patient's information. Even if you're covered under a parent's plan, you'll need to provide written permission for your health information to be shared.



Meet Dr. Judy Platt, Director of SHS

"At Boston University, we're proud to provide outstanding care to our students through Student Health Services. Our students' health and well-being is pivotal in their pursuit of academic success and personal happiness. It is my mission to ensure our students receive the care and treatment they need, including appropriate referrals to non-SHS providers, so that they can continue to focus on their overall health and learning."

As you consider your health insurance options for the upcoming semester, get familiar with what SHS covers—and what it doesn't.

What's Covered by SHS...

Your student health and wellness fee covers the following services at SHS:

- Urgent primary and behavioral health needs
- Support and advocacy for students who have suffered interpersonal violence
- Assessment and brief treatment for students struggling with substance use

If you have SHIP: Vaccines, certain minor procedures, physical exams, laboratory tests, and orthopedic devices will be covered.

If you do not have SHIP: The above services will be billed to your student account.

Laboratory testing through Boston University's onsite LabCorp laboratory will be billed to your insurance company—whether your coverage is through SHIP or a different plan. Students who do not have SHIP will be responsible for any amounts not covered by their insurance.



Most SHS care is paid through the student health fee.

You'll need insurance to pay for care from non-SHS health care providers.



...And What Isn't

SHS providers do not offer ongoing or extensive management of most medical conditions. You will be referred to a non-SHS provider for any care requiring hospitalization or surgery, and may be referred to a non-SHS provider if you require ongoing care for issues such as:

- Severe asthma
- Diabetes
- Chronic depression
- Inflammatory bowel disorders

Students need insurance to help pay for this off-campus care, and SHIP may be your best bet.

However, if you have other coverage available, you may waive SHIP coverage by the enrollment deadline. If you waive coverage, you'll see a credit for the SHIP premium on your student account.

Remember: Insurance Coverage Is Required

All students need to be enrolled in a medical plan that meets Affordable Care Act's (ACA) minimum coverage requirements. Both SHIP options (Basic and Plus) meet these requirements. If you have other insurance coverage available and want to waive SHIP coverage, make sure that it qualifies under ACA. Learn more about [eligibility](#).

Why SHIP Might Be Best for You

SHIP may be the best—and most affordable—option for covering your health care outside of SHS. While we automatically enroll all students in SHIP, Boston University has no financial stake in promoting this plan. Your premiums are automatically billed to your student account and paid directly to Aetna. Find out more about [rates and important dates](#).

PREDICTABLE, CONVENIENT, FLEXIBLE: SHIP'S KEY ADVANTAGES

SHIP offers three key advantages that make it ideal for a college student who is likely to want high-quality providers in the Boston area while keeping [out-of-pocket costs](#) as low as possible.



Predictable Costs

If you need to see a doctor, fill a prescription, or go to the emergency room, you'll pay a fixed dollar amount when you use a [network provider](#). The plan pays the rest. [Copays](#) keep your out-of-pocket costs predictable and manageable.

For other types of care, you may also pay a [deductible](#) and [coinsurance](#) for certain visits, procedures, and diagnostic tests like x-rays.



Convenience

You'll find a wide network of participating providers in Boston. Many are affiliated with Boston University and are just a walk, bus ride, or few T stops away. Search the [Preferred Provider Network directory](#).



Flexibility

SHIP offers two coverage options: Basic and Plus. Both options are part of Aetna's nationwide Preferred Provider Network, so even if you're home for the summer or away from campus and need health care, you'll likely be able to find a nearby network provider. Also, if you want to use an out-of-network provider, the plan will still pay benefits—but your costs will be higher. Find out more about the [Basic and Plus options](#).



SHIP Promotes Whole-Student Health

SHIP covers the whole student—and that includes behavioral, or mental and emotional health.

Behavioral health is a growing area of concern for students, and many students are first diagnosed with a behavioral health condition upon attending college. Under SHIP, students pay just a **\$10 copay** per office visit with clinicians in the Preferred Provider Network, with no limit to the number of sessions with that provider covered per year.

Are You Eligible for SHIP?

Most students who attend Boston University are eligible for SHIP. Full-time, three-quarter time, and international undergraduate and graduate students are automatically enrolled in SHIP Basic coverage. Part-time students will need to enroll. Students on campuses other than the Charles River Campus may be automatically enrolled in the Plus option.

Depending on your insurance, you may be able to waive SHIP coverage if you have other coverage that meets [ACA requirements](#).

Your Waiver Eligibility

The chart below indicates which student types may waive their SHIP coverage and under what circumstances the waiver is permitted.

Student Type	Waiver Permitted
Charles River Campus Undergraduate and Graduate	Yes, if ACA-compliant coverage is demonstrated
School of Public Health	
School of Medicine M.D.	
School of Medicine Dermatology M.S.	
Graduate Medical Sciences Ph.D.	
Graduate Medical Sciences Physician Assistant	
Henry M. Goldman School of Dental Medicine	
International Undergraduate and Graduate	No, unless enrolled in an ACA-compliant plan underwritten in the United States

If you need dependent coverage...

Dependent coverage is available only through the SHIP Plus option. Eligible dependents include your spouse and dependent children up to age 26.





Consider SHIP—Even if You Have Other Coverage


When you consider the cost of coverage and the cost of care, SHIP often costs less than covering a student in a parent’s plan—especially if the parent’s plan has a high deductible or doesn’t include in-network providers close to campus.

WHY YOUR PARENT’S PLAN MAY COST MORE THAN SHIP

There are several reasons why SHIP coverage may offer you the best value. For example, your parent’s plan may have:

 **A Different Network**
For many health plans—like SHIP—you pay much less for care when you use “in-network” providers—doctors and facilities affiliated with the insurance company’s network. If you use a provider *outside* this network, you’ll pay more—maybe a lot more. When SHS refers you to a non-SHS provider, they will refer to someone in the SHIP network, keeping your costs as low as possible. However, if this provider is **not** in your parent’s plan’s network, your out-of-pocket costs could be much higher.

 **High Premiums**
Chances are your parents pay additional premiums to cover you under their plan. SHIP Basic coverage costs are generally less than what your parent/guardian pays for dependent coverage under their plan.

 **A High Deductible**
Your parents may have a so-called “high deductible health plan,” and may have to pay \$1,500, \$3,000, or even more before their plan starts paying benefits for you. In contrast, the deductible for SHIP is just \$250 for the Basic or \$150 for the Plus.

Consider Joe

Joe is an incoming freshman considering SHIP coverage or remaining in his parent’s plan. His parent’s plan has an in-network physician in Boston, but the doctor’s office is not close to campus. If he sees a doctor within walking distance, it will be considered an out-of-network charge, and he will have to pay the full cost of the visit toward a \$1,500 deductible.

	What Joe Pays	
	Under SHIP Basic	Under His Parent’s Plan
Cost of coverage	\$273 per month	\$300 per month
Office visit full cost: \$250	\$40 (in-network)	\$250 (out-of-network)

For Joe, SHIP coverage offers a better overall value.

SHIP Added Value: Your On-Campus Advocates



Meet Karen Goyette

Insurance Manager
The insurance department serves as your own personal, on-campus advocates for all health insurance-related matters when you enroll in SHIP.

“Health care and insurance can be challenging to navigate,” Karen says. “If a student has a question about a claim, or needs help figuring out how to use the plan, we are here to help.”

You won’t get this kind of benefit with most other insurance coverage, so consider this service as an advocate when you weigh your options.

Why You Might Waive SHIP Coverage

Some students have other coverage that offers an equal or better value than SHIP. For example, you may choose to waive SHIP coverage if:

- **You pay little or nothing for coverage under your current plan.** If your current coverage is free to you, or your premiums are very low, it may be the best overall value even if you pay a little more for care. However, you may also want to consider coverage under **both** your current plan and SHIP.
- **You're from Massachusetts**, and can easily return to your home area to see a provider who participates in your parent's plan.
- **Your current plan's network is the same as or similar to the SHIP network**, and that plan's in-network providers are close to campus.
- **Your current plan has good out-of-network coverage**, so the cost impact of seeing an out-of-network provider is minimal.
- **Your total cost for care** (the premium you pay for coverage **plus** your estimated out-of-pocket costs for care you may need) are equal to or less than your total cost with SHIP coverage.

Remember, **you should not waive coverage if your current plan does not meet ACA minimum essential coverage requirements**. If your current plan doesn't meet these requirements and you waive coverage, you may pay a federal tax penalty. Find out more about minimum essential coverage on the [IRS website](#).

Waiver Deadline

If you decide to waive coverage, you must do so by the [deadline](#) to be credited for the SHIP premium in your student account.

Note: International undergraduate and graduate students may only waive SHIP coverage if certain requirements are met. Find out more about [eligibility](#).

KNOW YOUR NETWORK

Using an in-network provider is one of the few reliable ways to save on health care costs. When you choose an out-of-network provider, you'll pay more out of pocket—it's that simple.

When you're thinking about waiving SHIP coverage, choose smart:

- 1 Explore the [Aetna Preferred Provider Network](#) to see the providers available to you under SHIP.
- 2 Then, see if those same providers are considered in-network providers in your parent's plan.

If Aetna SHIP providers are not part of your plan's network, chances are you'll pay much more for any off-campus care you may need.

Compare Your Options

If you're considering choosing SHIP, you have two options:

- **Basic option** – generally meets the needs of most students, and is the option in which BU automatically enrolls most eligible students.
- **Plus option** – provides a higher level of coverage for a higher cost, and also offers dependent coverage. Students on campuses other than the Charles River Campus may be automatically enrolled in the Plus option.

If your program is on the Charles River campus, see the 2023-2024 [rates](#) that apply to you. If your program is on a different campus, contact your program administrator for your default option, rates, and enrollment dates.

FULL COVERAGE FOR ELIGIBLE PREVENTIVE CARE

Both SHIP options cover preventive care obtained at an in-network provider at 100%. This means that you pay \$0 when you get your annual physical, preventive immunizations, or even screening and counseling for use of tobacco products or conditions like obesity.

Get the complete list of preventive care procedures and services in the 2023-2024 Plan Design and Benefits Summary found on [Aetna website](#), at the bottom of the page.

KEY TERMS TO KNOW

Coinsurance: The percentage of cost you pay for a health care service. If your coinsurance is 20%, you pay 20% of the cost and the plan pays 80%.

Copay: A fixed dollar amount for certain visits, prescription drugs, and procedures.

Coordination of benefits: When you're enrolled in more than one plan; one plan becomes the primary plan and pays for medical expenses first.

Deductible: The amount you pay for covered services before the plan begins paying a portion of the cost.

Network or in-network providers: Doctors, facilities, and other providers who have agreed to a discounted rate negotiated by Aetna. You save money when you use providers in Aetna's Preferred Provider Network.

Out-of-pocket maximum: The most you will pay for covered medical expenses—copays, coinsurance, and deductibles—before your plan begins to pay 100% of covered medical expenses.

Out-of-network providers: Doctors, facilities, and other providers who are not part of the Aetna network. Generally, you'll pay more for care when you use an out-of-network provider.

Premium: The amount automatically billed to your student account that pays for your insurance coverage during the policy period.

A Closer Look at SHIP

Depending on which SHIP option you choose, your costs will vary. The chart below shows you what you pay for in-network care obtained through the Aetna Preferred Provider Network, in both SHIP options.

	Basic	Plus
Dependent coverage	None	Yes
2023/2024 Premiums	\$3,280	Individual: \$4,403/ Each Dependent: \$4,403
Deductible	\$250*	\$150*
Out-of-Pocket Maximum	\$5,500	Individual: \$3,500 / Family: \$12,700
Provider visit copay	\$40	\$25
Eligible preventive care copay	\$0, no deductible	\$0, no deductible
Prescription drug copay	Generic: \$15 Preferred brand: \$50 Non-Preferred brand: \$75 Non-preferred specialty brand: \$90	Generic: \$10 Preferred brand: \$35 Non-Preferred brand: \$50 Non-preferred specialty brand: \$50
Behavioral health provider visit copay	\$10	\$10
X-ray/MRI/CT-Scan coinsurance	20% of the negotiated charge (after deductible)	\$100 (Then 100% after ded.)
Urgent Care visit copay	\$75	\$50
Emergency room visit copay	\$200 (Then 100% after ded.)	\$100 (Then 100% after ded.)
Hospital admission coinsurance or copay	20% of the negotiated charge, (after deductible)	\$250 copay (Then 100% after ded.)
Physical therapy visit copay	\$40	\$25

*The deductible only applies for certain expenses. See the 2023-2024 Plan Design and Benefits Summary found on the [Aetna website](#), at the bottom of the page, to learn more.

For more information about each option, review Aetna’s Summary of Benefits and Coverage for the Basic and Plus options found on the [Aetna website](#), at the bottom of the page.

Use Aetna’s Preferred Provider Network to Save

The values described in the chart are for care through the Aetna Preferred Provider Network. When you see a doctor or visit a facility outside of Aetna’s network, you’ll pay more.



Get to Know a Student Like You

Imagining your health care needs for the upcoming semester can be challenging. Take a look at the profiles of these hypothetical students on the next few pages—you just might see yourself in one of their situations.

FIND OUT WHAT JENNIFER, TAYLOR, KEVIN, AND TIMOTHY CHOOSE.



Jennifer

Jennifer is from California and will be a first-year undergrad at BU.

She’s currently covered under her mom’s employer group plan—a PPO with an excellent network in California. However, her mom’s plan doesn’t cover Boston-area providers and dependent coverage is expensive.

Jennifer uses the worksheet in this guide to calculate the expenses of each plan. Although she’s healthy, she assumes she might need to see a doctor a couple of times a year and get a couple of prescriptions filled. All those services would be provided in-network through SHIP, but out-of-network under her mother’s plan.

			SHIP Basic Coverage (assumes all care is provided in-network)		Jennifer’s Mom’s Plan
2023-2024 Premium (annual)			\$3,280		\$156.47/biweekly = \$4,043
Deductible			\$250		\$500
Out-of-Pocket maximum			\$5,500		\$5,000
	Cost of Service	Potential In-Network Rate	Copay (for Preferred Providers)	Coinsurance (for Preferred Providers)	Out-of-Network Cost
Three primary care visits	\$600	\$300	\$120 (\$40 each)	\$0	\$240 (40% of total cost of service)
Two specialist visits	\$500	\$300	\$80 (\$40 each)	\$0	\$200 (40% of total cost of service)
Prescription Drug (Retail Costs) per 30-day supply					
One generic prescription drug	\$100	\$60	\$15 (\$15 each)	\$0	\$20 (20% of total cost of service)
Total Cost (Including Annual Premium)					
			\$3,495		\$4,503

For Jennifer, SHIP is less expensive overall. She and her mother decide not to waive SHIP coverage. When that coverage takes effect in August, Jennifer’s mother will drop Jennifer as a dependent under her California employer’s medical plan.

SHIP is the best choice for Jennifer.



Taylor

Taylor grew up in Foxboro, MA, which allows her to easily visit her family’s home when she needs to.

Whenever Taylor’s sick, she sees her local family PCP, instead of seeking care on or near campus. She also currently visits a behavioral health provider in Foxboro every week. Her father covers Taylor and her two sisters as “children” under his employer-provided PPO.

Her dad’s plan has an Aetna network similar to SHIP’s, with a deductible and copays similar to the SHIP Basic option. In addition to obtaining other care, Taylor sees a behavioral health care provider every few months.

			SHIP Basic Coverage (assumes all care is provided in-network)		Taylor’s Dad’s Plan	
2023- 2024 Premium (annual)			\$3,280		\$0 additional (Taylor is covered as one of three “children”)	
Deductible			\$250* (\$500 out of network)		\$500	
Out-of-pocket maximum			\$5,500		\$6,050	
	Average Cost of Service	Potential In-Network Rate	Copay (for Preferred Providers)	Coinsurance (for Preferred Providers)	Copay	Coinsurance
One primary care visit	\$200	\$100	\$40	\$0	\$25	
One specialist visit	\$300	\$150	\$40	\$0	\$35	
52 (weekly) behavioral health care visits	\$10,400	\$5,200	\$520 (\$10 x 52)	\$0	\$1,820 (\$35 x 52)	
Monthly physical therapy visits	\$2,400	\$1,200	\$480 (\$40 x 12)	\$0	\$480	
Prescription Drug (Retail Costs) per 30-day supply						
Five preferred brand drugs	\$1,250	\$500	\$250 (\$50 x 5)	\$0	\$150 (\$30 x 5)	
Total Cost (Including Annual Premiums)			\$4,610		\$2,510	

When Taylor uses the worksheet to add up her costs, she realizes her dad’s plan is a better overall value. Since her dad’s plan covers all dependent children for the same premium amount, and because her younger sisters will need to remain on their father’s plan, her family would not save money by excluding Taylor from their coverage and enrolling her in SHIP.

Taylor’s current coverage is the best choice for her.



Kevin

Kevin is a junior at Boston University.

His parents are self-employed, so they are enrolled in a Bronze plan through Massachusetts Connector. Kevin sees a doctor frequently and is prescribed medication to treat his chronic depression.

Kevin considers whether SHIP or a Bronze plan is right for him.

He uses the worksheet in this guide to calculate how much he'd spend in doctor visits copays this year. He knows that he'll only pay \$10 for each behavioral health visit with an in-network provider under SHIP—and the Bronze plan won't cover an out-of-network visit. He also finds that it's less expensive to enroll in his own Bronze plan than to be covered as a dependent on his parent's plan.

			SHIP Basic Coverage (assumes all care is provided in-network)		Bronze Plan
2023-2024 Premium (annual)			\$3,280		\$236.51/month = \$2,838
Deductible			\$250		\$2,000
Out-of-pocket maximum			\$5,500		\$6,550
	Cost of Service	Potential In-Network Rate	Copay (for Preferred Providers)	Coinsurance (for Preferred Providers)	Out-of-Network Cost
12 behavioral health care visit	\$2,400	\$400	\$120 (\$10 per visit)	\$0	Not covered = \$2,400
12 psychiatrist visits	\$3,600	\$600	\$120 (\$10 per visit)	\$0	Not covered = \$3,600
Prescription Drug (Retail Costs) per 30-day supply					
12 generic prescription drugs	\$50	\$10	\$150 (\$15 each)	\$0	\$600 (12 x cost of service; must meet deductible first)
Total Cost (Including Annual Premium)					
			\$3,670		\$9,438

Kevin will also be able to get comprehensive coverage, including predictable prescription drug copays for his maintenance medication, under SHIP.

SHIP is the best choice for Kevin.



Timothy

Timothy is a second-year medical student who is married and just welcomed a baby to his family.

His spouse’s plan has low-cost coverage for her but has high-cost coverage for dependents. Tim is looking for a lower-cost coverage option for himself and his baby.

He compares the benefits and the full cost of the plans, to cover both himself and his new baby. He reviews deductibles, copays, coinsurance, and premiums, and uses the worksheet in this guide to do the math. Timothy also considers the provider network, and sees that his family pediatrician is a network provider under SHIP.

			SHIP Plus Coverage (assumes all care is provided in-network)		Timothy's Spouse's Coverage
2023-2024 Premium (annual; self plus one child)			\$8,848		\$340.17/biweekly = \$8,844
Deductible			\$0		\$500
Out-of-pocket maximum			\$3,500		\$5,000
	Cost of Service	Potential In-Network Rate	Copay (for Preferred Providers)	Coinsurance (for Preferred Providers)	Out-of-Network Cost
Well-child care visit with immunizations	\$200	\$300	\$0	\$0	\$0
Primary care visit for Timothy	\$200	\$100	\$25	\$0	\$80 (40% of total cost of service)
Prescription Drug (Retail Costs) per 30-day supply					
3 generic prescription drugs	\$60	\$30	\$30 (\$10 each)	\$0	\$24 (40% of total cost of service)
Total Cost (Including Annual Premium)			\$8,861		\$8,948

After comparing the costs between the Plus option and his spouse’s plan, he found that the Plus option was less expensive than dependent coverage under his spouse’s plan.

SHIP is the best choice for Timothy.

Take Action

Now that you've compared options and evaluated your costs, it's time to make a decision about your health insurance and take action by **September 20 or January 31 for incoming Spring students.**

What I Want to Do	What Action I Need to Take	When I Need to Act
Automatically enroll in SHIP coverage*	No action required	N/A
Elect a different SHIP option*	Visit the SHIP section of the SHS site	September 20 or January 31 (Spring only)
Add dependents (if already covered under SHIP Plus)		
Waive SHIP coverage		

*Learn more about which student groups are automatically enrolled in SHIP [here](#).

I'm Covered by More than One Plan: What Do I Do?

If you're already covered by another plan, such as a parent's or spouse's, but want to elect SHIP as additional coverage, no action is required. You'll be automatically enrolled in the SHIP option that applies.

If you have eligible expenses during the year, here are the rules for which plan pays first:

- Generally, SHIP will pay first and your plan will pay second.



Choosing SHIP Outside the Open Enrollment Period

You can add SHIP coverage outside of the normal enrollment period only if you experience a qualifying event. These include:

- Changes to your parent's or spouse's plan
- Getting married or divorced
- Aging out of coverage provided by a parent's plan
- Loss of a job

You must provide documentation within 31 days of the event in order to add SHIP coverage.

Resources, Contacts, and Rates

Resources

[SHIP Resources](#)

[Aetna Resources](#) (including the 2023-2024 Plan Design and Benefits Summary, SBCs, and more, found at the bottom of the page)

Contacts

[Student Health Services \(Insurance\)](#)

Phone Number

617-353-3579

[Aetna Student Health](#)

800-966-7772

[Aetna Provider Directory](#) (Provider Finder)

[Student Accounting Services](#)

617-353-2264

Charles River Campus 2021-22 Premium Rates and Coverage Dates*

Coverage Option	Self	Dependents	Coverage Dates
Basic**	\$3,280	N/A	08/15 - 08/14
Plus	\$4,403	\$4,403	

*Students enrolled on other campuses should contact their program administrator for details about rates and coverage dates.

**Undergraduate and graduate students on the Charles River Campus are automatically enrolled in the Basic option.

