



# CAL MARITIME

## ACADEMY POLICY MANUAL

<b>Policy Title:</b>	Health Insurance	<b>Policy Number:</b> 219.2
<b>Policy Administrator:</b>	Provost and Vice President for Academic Affairs	
<b>Policy Initiator:</b>	Director, Student Health Services and Chief Medical Officer, Cathleen Coulman	
<b>Authority:</b>	Section 40060 of Title V of the California Code of Regulations and The California State University, Office of the Chancellor, Feb. 12, 2003	
<b>Effective Date:</b>	Fall 2004, Fall 2012	<b>Revised Date:</b> June 29, 2012
<b>Approved:</b>		

**Purpose:** Due to the special nature of the educational experience at the Academy, which includes a training cruise (often involving international travel), required international experiences, various other cooperative education and campus sponsored recreation experiences away from the Academy, students must be covered for issues of health care and protected from the often enormous relocation/repatriation costs should accidents or other unforeseen disruptive events occur while traveling.

**Scope:** This policy applies to all regularly enrolled students at The California Maritime Academy (CMA).

**Accountability:** The Director of the Student Health Services is responsible for administering this policy and ensuring compliance.

**Policy:** It is the policy of The California Maritime Academy to require all matriculated students to show proof of and maintain health insurance, and to enroll in the Academy's world-wide travel assistance program.

The Academy will stipulate the coverage for health insurance and will provide an appropriate travel assistance policy at cost for those students with private health insurance coverage who do not purchase the Academy provided health insurance. Those students who do purchase the Academy Health Insurance plan will automatically be covered for such travel assistance.

## **Health Insurance Procedures The California Maritime Academy**

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### **Procedures:**

1. In early February of each year, the Director, Student Health Services (SHS) and appropriate staff, Dean of Students, and Risk Manager will meet with representatives from the CSU's student health insurance broker to determine:
  - a. The health insurance benefits levels for the upcoming academic year based on comparative figures from similar institutions of higher education (the minimum benefits levels stipulated may include minimum benefit per year, reimbursement level for mental health services, annual deductible, reimbursement for hospitalization, requirement for HMO plans to have primary physician access within 50 miles of campus, requirement for world-wide medical coverage, etc.);
  - b. Review the CMA and CSU experiences for the mandatory health insurance from the previous year(s) that figure into the cost of student health insurance for the upcoming year;
  - c. Review any new legislation pertaining to benefits levels for the upcoming year;
  - d. Go over quotations for student health insurance policy for the upcoming year based on previous year's levels of benefits.
2. The broker will email the agreed upon quotation for the student health insurance policy to the Director, SHS for signature and return.
3. Once the official quotation for CMA's student health insurance policy is received, the Director, SHS notifies Accounting and Financial Aid of the new figure.
4. CMA students are automatically charged for the school's health insurance plan unless they apply, and are approved, for a waiver each year.
5. The broker is responsible for setting up the online waiver program with their Information Technology Consultant(s). The online program uses the updated benefits levels as the minimum criteria required to waive out of the school's health insurance plan.
6. The SHS is responsible for updating the department website to list the current criteria for health insurance coverage necessary to waive out of the school's insurance for the upcoming fiscal year.
7. The Director, SHS, in consultation with the Registrar, Accounting Manager, and broker, will determine the open period in which students may apply online for a waiver. This waiver will be for one year. Students enrolling for Spring semester only will be given a small window in which to apply for a health insurance waiver.
  - e. The SHS will develop a marketing plan for continuing CMA students and newly admitted students informing them of the health insurance waiver process and timeframe in which to

apply for a waiver. This information will be circulated through the following venues and will go out beginning March:

Posters, direct student emails (or portal) (x2), reminder notice placed on the students PeopleSoft account, posting on the Health Center webpage, inclusion in the Admission's New Student Guide, included in the Cost of Attendance, Bear's Tale, flyers in all resident student mailboxes, postcard reminders mailed to permanent addresses during May, Announcements at Formation

8. Currently, the broker reviews all online applications for a waiver based on the current criteria and either approves or denies the requests. If the requests are denied, the reason for the denial is given and students are informed of the appeals process.
9. Once appeals are received by the broker, they are reviewed and a copy of the schedule of benefits is requested. The appeal is resolved at this level if the information received is consistent with the established criteria. If more complex or persistent, the appeal is forwarded to the CMA Risk Manager for review and final determination within 15 business days.
10. The final list of students whose waiver application has been approved will be provided as an excel file to the SHS. The SHS will forward this file to Accounting as soon as the waiver period closes and prior to the first billing cycle.
11. Accounting will upload the excel file into PeopleSoft so the students who have been granted a waiver from the Health Insurance program will not be charged the fee for it.
12. All students who are approved to waive CMA's health insurance program based on comparable health insurance will be enrolled in and charged for the school's Travel Assistance program.
13. Currently, the broker performs the audit on approximately 10% of students who are granted a waiver by requesting a copy of the schedule of benefits for confirmation of information submitted online.

**In order to qualify for a waiver, your current health insurance coverage must meet the requirements below:**

Minimum benefit of \$100,000 per year

Mental Health Coverage of 12 days at 80% in-network/ 50% out-of-network

Annual deductible is equal to or less than \$2,500 per year

80% in-network/ 50% out-of-network coverage for Hospitalization/Professional fees

World-wide coverage

Policy includes benefits for all California mandated benefits

All HMO plans must have a local primary care doctor within 50 miles of the campus community

Travel Assistance-If you waive the schools health insurance, you will automatically be enrolled in and charged \$20 per semester for medical evacuation and repatriation services (see On-Call International Travel Assistance brochure).