Health Insurance Requirements and Options for Coverage

Dear Students,

While you are a student at Montclair State University, your health is among our highest priorities, and there are many campus resources available to you in support of this priority.

Health insurance is an important component of this effort. In fact, the federal government requires citizens to maintain health insurance (or otherwise be subject to financial penalties), and the State of New Jersey requires that Montclair State University, and other four year institutions of higher education, offer a health insurance plan to its full-time students. More information about these requirements is provided below and through links to internal and external websites.

In 2016-17, Montclair State University will continue to offer a student health insurance plan through UnitedHealthcare. We recognize that health insurance costs continue to rise, and that part-time students are not eligible for the University-sponsored plan. Therefore, we encourage you to consider all the options for obtaining health insurance that may be available to you. By comparing the costs and benefits of each available option, students can find the most affordable and comprehensive coverage to meet their needs.

The three ways students can comply with Federal and University requirements are outlined below:

1. UnitedHealthcare Student Health Insurance Plan
   a) Full-time students are automatically enrolled in the University-sponsored plan each year and must waive coverage if they choose to participate in another plan. Waivers can be submitted at www.firststudent.com after August 15, 2016 and must be completed by September 25, 2016 or you are responsible for paying the insurance premium. The annual 2016-2017 premium is $1,605 for full-time undergraduate students and $3,033 for full-time graduate students.
   b) The plan is ranked as a “gold” plan, the second highest benefit level for health insurance and provides comprehensive coverage comparable to private market plans with the same ranking. For more information, please refer to the MSU Health Insurance web page at: www.montclair.edu/student-accounts/health-insurance. It is important to note that these premiums reflect actual utilization of the insurance plan’s benefits by students enrolled in the plan; there are no additional University charges.

2. Individual Health Insurance Plans
   The state of New Jersey has provided an extensive list of plan types that can be reviewed at http://www.nj.gov/dobi/division_insurance/ihcseh/ihcrates2016.htm. This information is also
available at the MSU web site listed above. Plan costs with coverage comparable to the “gold” level of the University-sponsored plan range from $2,436 to $4,728 per year for individuals between 17-20 years of age and are higher for students beyond that age range. These plans may be a viable option for part-time students and students with dependents who cannot obtain coverage through the University Plan.

3. **Coverage through Family Member Plans**
Employer-sponsored insurance plans must now continue coverage for dependents of the employee through age 26. If this is an option available to you through any member of your family, you should estimate what the cost of this coverage may total on a yearly basis and compare it to the cost of the above options to determine if it might be more economical. However, you should also evaluate the plan benefits, and assess whether they will meet your health care needs.

It is important to remember that comprehensive, quality health care is always available at the University Health Center to all students enrolled at the University regardless of the plan you choose. A list of services can be found at [http://www.montclair.edu/university-health-center/](http://www.montclair.edu/university-health-center/). We encourage students and families to weigh the above options carefully as to which plan will best meet both personal and financial circumstances. For many students, the University plan will be a strong option, with a cost and benefit level that may compare favorably to other alternatives.

Students can gain detailed information to make an informed decision by accessing both the State and University plan websites. Additional questions can be answered by calling the University Health Center at 973-655-4361 or Student Accounts at 973-655-4177 or reviewing the First Student web site at: [www.firststudent.com/school_page/montclair-state-university/home-2draft-56](http://www.firststudent.com/school_page/montclair-state-university/home-2draft-56).

Regards,

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