

FREQUENTLY ASKED QUESTIONS

GENERAL

Who is Consolidated Health Plans? Who is University Health Plans? What are their roles? How do I contact them?

Consolidated Health Plans (CHP) is the claims administrator for the health insurance plan. CHP is responsible for answering questions about insurance benefits, claims and providing replacement ID cards. If you have any questions for CHP, please email info@consolidatedhealthplan.com or call 800-633-7867. University Health Plans (UHP) is the broker/plan manager who handles the enrollment and waiver process for the school health insurance plan. Please email UHP at info@univhealthplans.com or call 800-437-6448 if there are any questions the about enrollment and waiver process or if there are customer service issues with CHP.

Do I get an insurance card?

CHP and SVA have gone *Green*. When your enrollment in the Student Health Insurance Plan is submitted to the insurance company, you will get an email on your SVA student email indicating that your account is active with instructions on how to print an ID card. If you wish, you may request a hard copy by contacting CHP at 800-633-7867 or UHP at 1-800-437-6448 or info@univhealthplans.com.

What if I lost my insurance card?

ID cards are always available online. Please contact CHP at 800-633-7867 if you wish to request a hard card.

How can I determine which network I have access to?

Bills for medical services should be submitted to GWH-Cigna, 1000 Great-West Drive, Kennett, MO 63857-3749. Medical bills submitted to Consolidated Health Plans will be denied and the student/provider will be asked to resubmit them to GWH-Cigna. GWH-Cigna cannot accept claims forwarded to them by CHP.

Where can I get a directory/list of participating providers and can I find a provider in another state?

On the left hand side of this page, you should see a link called "Find a Provider". You will be directed to the network's website where you can do a search of providers in various states. If you cannot locate the provider in the directory, then it may mean the provider is not part of that particular preferred provider network and is consider out of network. However, it is also possible that the network website has not been updated since the provider joined. In this case, you might want to contact the provider to ask if he/she is participating with the GWH-Cigna network.

When scheduling an appointment should I tell the provider's office that I have CHP?

You should tell the provider that the name of your insurance plan's Preferred Provider Organization (PPO) is GWH-Cigna.

ENROLLMENT AND WAIVER INFORMATION

What if I have my own insurance don't want to purchase the SVA-sponsored plan?

You will not be required to purchase the SVA-sponsored plan if you show proof that you have other comparable coverage by completing the online waiver form by the deadline. You are responsible for comparing the school's plan to your own to make sure that your coverage is comparable.

Can I enroll in the insurance plan after the enrollment deadline?

You can enroll in our plan within 31 days of a qualifying event (loss of other coverage) regardless of our enrollment deadline. You will need to supply a copy of an insurance document stating the termination date of your coverage. Contact SVA Student Health and Counseling Services for enrollment instructions. Please be aware that the premium is not prorated.

What happens if I don't return to SVA in the Spring semester or take the Spring off? Will I remain enrolled?

You are enrolled in and charged premium for the SVA-sponsored plan by semester. If you do not return to SVA in the Spring semester of that same policy year, you will not be re-enrolled for the spring semester.

Who should I contact for updating my personal information such as a mailing address, name, etc.?

Please call UHP at 800-437-6448 to update your personal information.

CLAIMS

How can I check the status of a claim that has been submitted?

You can contact CHP via phone at 800-633-7867 or email at info@consolidatedhealthplan.com.

What are some of the reasons CHP might not reimburse my medical provider for a claim I submitted?

CHP will send a letter when a claim is denied. The following are common reasons for denial:

- Other insurance may be responsible for paying the claim.
- The services may not be covered according to the exclusions listed in your Student Health Plan brochure.
- The claim may not have occurred while you were covered.
- The charges may be over Reasonable and Customary (any questions about the Reasonable and Customary policy please contact CHP).

If I am in a car accident or sustain any other injury, what kind of documents will I need in order to submit a claim form for reimbursement?

You will be asked for a description of the accident, other coverage information and perhaps a police report. A letter from CHP will be sent to you requesting the pertinent information.

BENEFITS/COVERAGE

If I have a benefit question about my policy, who should I ask?

We recommend that you familiarize yourself with your covered benefits located in the Student Health Plan brochure. If you still need assistance, please email or call CHP and a claims administrator can help you with your benefit questions. You may contact CHP at info@consolidatedhealthplan.com or 800-633-7867.

Does SVA's Student Insurance cover prescription drugs?

Yes. Please see the Brochure for details on copays.

Which pharmacy can I go to get my prescription?

The prescription drug company is Cigna. Please refer to the "Prescription Information 2015/16 Policy Year" link on the left side of this page to search for a participating pharmacy.

Does this plan cover dental?

Members are eligible for some dental services while covered by the Student Health Plan up to the age of 19. Refer to the brochure for details on that Pediatric Dental benefit.

As a member who is 19 years of age or older, the only dental coverage that you will have is when you need treatment for an injury to sound natural teeth.

Does this plan offer any vision benefits?

Members are eligible for some vision services while covered by the Student Health Plan up to the age of 19. Refer to the brochure for details on that Pediatric Vision benefit.

As a member who is 19 years of age or older, the plan provides a vision discount plan. For details, go to www.consolidatedhealthplan.com/student_health and click on the CHP Vision Discount Plan link on the left side.

What is a reasonable and customary charge and how does that charge affect me as a consumer?

Reasonable & Customary charges are guidelines developed by an independent source and used by insurance companies. These guidelines help to assure that the fees providers are charging are reasonable for the service provided in their geographic area.