

Colorado School of Mines Enrollment/Waiver Process User Guide

The screenshot shows the AHP Academic HealthPlans website. At the top left is the AHP logo. Below it are navigation links: Home, Quick Links, Benefits, Enroll/Cost, Opt-Out, Claims, 20-21 Plan Year, and Contact. The main heading is "Colorado School of Mines" with the year "2021-2022" below it. A welcome message reads: "Welcome to My AHP Care! Your one stop to find information about the insurance your school provides." Below the text is a photograph of five diverse students smiling.

All are automatically enrolled in Colorado School of Mines' (CSM) Student Health Insurance Plan (SHIP). The insurance charge will appear on students' accounts as an additional charge separate from tuition and other fees. If students have alternative health insurance coverage, a waiver may be submitted.

To be eligible for a waiver of enrollment in the SHIP, Colorado School of Mines requires that students provide evidence of coverage that meets University requirements (see below). Please be advised that the waiver request will be reviewed for compliance and verified active with the insurance carrier. Notification of acceptance or rejection of waiver requests will be sent to students' Mines email addresses within seven business days.

Domestic Students and Athletes

To qualify for a waiver, your health insurance plan must meet the requirements as listed below.

1. Medical coverage must be active.
2. Medical coverage must have a lifetime maximum benefit of at least \$2,000,000 (with no yearly or per condition maximum benefit that would reduce coverage).
 1. Contains no exclusions (or waiting periods) for pre-existing conditions.
 2. Includes prescription drug benefits (prescription discount cards will not be accepted as coverage).
3. Includes mental health care benefits of at least 20 outpatient visits for mental health care services and at least 30 days of inpatient mental health care services, including emergency psychiatric admissions.
4. Individual annual out-of-pocket maximum of \$8,550.00 or less.
3. Plan provides in-network coverage in the Denver metro area.

If your plan meets the above criteria and you wish to waive enrollment from the Student Health Insurance Plan, please acquire an electronic copy of the front and back of your insurance ID card card. (If further information is needed, you may be asked to present a copy of your full insurance policy. This document is a multi-page document that provides a detailed description of the plans deductible amounts, copays/coinsurance amounts and percentages, hospital benefits, surgery benefits, mental health benefits, etc.). Select the appropriate link below to submit your waiver request. Once you login, select the "WAIVE" button under the "I Already Have Insurance" section

International Students

To qualify for a waiver, your health insurance plan must meet the requirements as listed below.

1. Student is sponsored by a government or embassy (They provide for your schooling and your insurance (U.S. Insurance)).
2. Student is covered by a U.S. based employer.
3. Medical coverage must be ACA Compliant.
 - o Provide the Essential Minimum Benefits required by the PPACA with no annual or lifetime limits. A list of the Essential Minimum Benefits can be found here: <https://www.healthcare.gov/glossary/essential-health-benefits/>.
 - o Contains no exclusions (or waiting periods) for pre-existing conditions.
 - o Covers 100% of Preventive Care as defined by the PPACA. A list of these preventive services can be found here: <https://www.healthcare.gov/coverage/preventive-care-benefits/>.
 - o Includes prescription drug benefits (prescription discount cards will not be accepted as coverage).
 - o Includes mental health care benefits of at least 20 outpatient visits for mental health care services and at least 30 days of inpatient mental health care services, including emergency psychiatric admissions.

NOTE: Travel plans are not acceptable.

If your plan meets the above criteria and you wish to waive enrollment from the Student Health Insurance Plan, please acquire an electronic copy of the front and back of your insurance ID card, your full policy document, and a scanned copy of your medical evacuation and repatriation coverage (if you have this coverage). Select the appropriate link below to submit your waiver request. Once you login, select the "WAIVE" button under the "I Already Have Insurance" section.

The screenshot shows the "Student - Sign In" page. At the top, it says "Login: Student ID (Campus Wide ID (CWID)) Password: Date of Birth in MMDDYYYY format, unless previously changed (Ex: 01011990)". Below this are input fields for "Student ID:" and "Password:". To the right of the password field is a "Login Assistance" section with links: "If you do not know if you have an account click here" and "If you do not know your password click here." A "Sign In" button is located below the password field. A small image of a smiling woman is on the left side of the sign-in area.

Log in to the waiver system using the following:

Login: Student ID Number (8 Digit CWID)

Password: Birth Date (mmddyyyy format), unless you previously changed your password

1 Go to csm.myahpcare.com and click on the **Opt-Out** tab.

2 Review the criteria and **click on your classification** to waive or enroll.

3

The screenshot shows the "Student Dashboard" with the heading "Waiting for waiver submission". There are two main options: "I NEED HEALTH INSURANCE" and "I ALREADY HAVE INSURANCE". Under "I NEED HEALTH INSURANCE", there is a green button labeled "ENROLL - Click Here". Under "I ALREADY HAVE INSURANCE", there is a blue button labeled "WAIVE - DOMU Fall". On the left side, there are fields for "Student Name:", "Student ID:", "Email:", and "Phone:", followed by a link "View/Update account information >>". At the bottom left, contact information for the Colorado School of Mines - Domestic is provided: 1770 Elm Street #207, Golden, 80401, Tel: (317) 809-4731, Fax: [redacted].

3 Select the **blue button to waive** coverage or the **green button to enroll** in the insurance plan. You will have 25 minutes to complete your waiver submission before the system times out.

The screenshot shows the "Terms & Conditions: Enrollment in student health insurance" page. At the top, a yellow warning bar says "WARNING: This session will expire in 24 Minutes and 51 Seconds". Below the heading, there are eight numbered terms and conditions. Term 6 is highlighted in red and labeled "FRAUD NOTICE". At the bottom, there is a text input field for initials, followed by "OK" and "Cancel" buttons. The page also shows the heading "Waiting for waiver submission" at the bottom.

4 If you choose to enroll by clicking the green button, you will prompted to read the Terms and Conditions and **enter your initials**.

5 If you choose to waive by clicking the red button, you will be prompted to **attach proof of insurance**.

6 Once your proof of insurance is uploaded, complete the **Student Information chart**.

7 Electronically sign and click **Submit Waiver**. Waiver will be processed within five to seven business days.

Dear ##StudentFirstName##,

Your health insurance waiver request has been received and submitted for processing. Please note that this is not notification that your waiver has been granted. You will receive a separate email regarding the status of your waiver once your request has been processed. Those who are granted a waiver will see the waiver credit on their student account.

Please keep a copy of this email for your records. Should there be a problem with your waiver, you will need this confirmation email and your waiver code listed below.

Waiver Status Details:

Student Name: ##StudentFirstName## ##StudentLastName##

Waiver Code: ##StudentWaiverCode##

Submit Date: ##StudentWaiverDateOfSubmission##

Waiver Status: ##StudentWaiverStatus##

To check the status of your waiver please follow the instructions below.

- Go to <https://www2.academichealthplans.com/school/284.html>
- Login to the waiver system by using the following:
 - o **Logic:** Student ID # (8 Digit CWID)
 - o **Password:** Birth Date (mmddyyyy format) unless you previously changed your password

After log in, you will be at the student dashboard. On the left hand side, information pertaining to your waiver status will be displayed.

To receive important waiver text messages from Academic HealthPlans, follow these steps: Login to your school's waiver website, select the 'Account Info' tab, scroll down to enter your mobile number, and then select the 'Opt in for Text' button.

NOTE: This email was sent from an address that cannot accept incoming emails. For additional information, please contact Academic HealthPlans at 855-517-8460.

Thank you,

Academic HealthPlans

CONFIDENTIALITY NOTICE: This e-mail message, including any attachments, is for the sole use of the intended recipient(s) and may contain confidential and/or privileged information otherwise protected by law. Any unauthorized review, use, disclosure or distribution is prohibited and may be unlawful. If you are not the intended recipient please destroy all copies of the original message.

8 You will receive **email confirmation** of your waiver submission. It is the student's responsibility to follow up on their waiver status.

Questions? Please go to csm.myahpcare.com and click on the "Do You Need Help" link