

United States Merchant Marine Academy Insurance Requirements

Frequently Asked Questions

To the Parents, Guardians, Midshipmen, and Plebe Candidates of the United States Merchant Marine Academy:

In an effort to assist in understanding the requirement for having primary insurance coverage for healthcare we are providing the following answers to frequently asked questions. We hope this list is helpful & informative and by all means, any questions that remain and are not answered here can be addressed via:

- Via The Internet: www.mystudentmedical.com
- Email: againney@ajfusa.com
- Or by telephone: 914-922-9260

1. Question:

Why does the Academy require that Midshipmen be covered by a primary health insurance plan?

Response:

The Academy is concerned about the welfare of its students. The insurance waiver procedure has been used effectively by many colleges and universities throughout the United States for the purpose of making sure each student has appropriate insurance coverage that is current & valid. Without proper health insurance, Midshipmen can be at risk and be responsible for expenses related to healthcare needs. These expenses can become extremely high and become serious financial burdens.

2. Question:

What do I do if I already have private insurance?

Response:

IF YOU CURRENTLY HAVE INSURANCE COVERAGE:

An online waiver may be submitted during the annual open enrollment/waiver process. All Midshipmen will be provided notification for when the waiver process will be available to them. The waiver website can be located at www.mystudentmedical.com. All Midshipmen must complete the requested information on this website. The waiver requires the midshipman's date of birth and student ID to access.

USMMA recommends that you contact your insurance provider to confirm the answer to these questions that will be asked in the waiver process:

- 1.) *Will your current coverage remain in effect through December 31st of the current coverage year?*
- 2.) *Is your insurance company headquartered/operated in the United States with a US Claims address and Customer Service phone number?*
- 3.) *Does your current plan provide both emergency and non-emergency benefits for medical and mental health treatment?*
- 4.) *Does your current plan provide inpatient hospital, outpatient physician visits, laboratory services, radiology and outpatient mental health benefits? **Coverage limited to Emergency care does not satisfy this requirement.***
- 5.) *Does your plan have hospitals and providers within 10 miles of the Academy for non-emergency care?*
- 6.) *Does your plan provide coverage in all 50 states and internationally?*

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7.) Does your coverage comply with all Federal and New York States regulations for student health insurance?

Please note that you cannot waive the USMMA insurance plan if you have answered "No" to items 1 – 7 above, or have an HMO or Tricare Prime. Tricare Standard is accepted.

If your current insurance plan meets all the above requirements, you will be able to "waive" the purchase of the academy sponsored plan as long as you intend to keep your own plan which meets these USMMA requirements.

3. **Question:**

What happens if I have private insurance but it does not meet the requirements for insurance coverage at USMMA?

Response:

IF YOU DO NOT HAVE INSURANCE, OR, IF YOUR WAIVER IS DENIED:

If your current insurance does not meet the waiver requirements, you can consider shopping for an alternate policy with a carrier who may be able to provide a policy that meets the waiver requirements. However, if you are not able to locate an insurance company that can provide a policy that will meet the waiver requirements, then you are required to purchase the USMMA sponsored plan. This can be accomplished by completing the enrollment process at www.mystudentmedical.com.

The important message is that insurance coverage that meets the needs for Midshipmen as specified by USMMA is required and must be in place by the end of the enrollment/waiver process and by the beginning of the academic school year. Plebe candidates must have their policy in place prior to day one of Indoctrination day in early July.

4. **Question:**

Will basic services continue to be provided by USMMA, Office of Health Services?

Response:

All Medical & Dental care that can be provided on site at USMMA Patten Clinic in support of the Midshipman Program is considered to meet the definition of "limited medical & dental care" referred to in "Title 46: Shipping, PART 310—MERCHANT MARINE TRAINING, Subpart C—Admission and Training of Midshipmen at the United States Merchant Marine Academy. Specifically, § 310.62 (a) Items furnished: Each midshipman shall receive: Free tuition, quarters and subsistence; limited medical and dental care; and certain travel expenses,"

Limited medical & dental care includes any & all care needs that can be managed on site at USMMA within the confines of Patten Health Services Building. Insurance will not be required for this onsite care. Any offsite healthcare intervention, outside of Patten Health Clinic USMMA, required to support onsite care or if the onsite care needs exceed the capabilities of our onsite facility, said care will become an insurance billable event from offsite healthcare providers.

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5. Question:

Will the EMT Squad continue to exist and be supported with Academy funding and will it still provide emergency transport to North Shore Hospital or will individual calls need to be made for emergencies as they arise?

Response:

There is no change to the Academy supported EMS Squad which is supervised and operated by The Office of Health Services. The squad will continue to operate and provide emergency medical services to the Midshipmen. There is only one emergency number to request an ambulance. It is 516.726.5858. These emergency care needs are considered part of the minimal medical care standard. There is no charge for emergency medical services.

6. Question:

My Midshipman is involved in athletics and extracurricular events sponsored by USMMA. How will my private insurance be used for these matters if my Midshipman is injured during participation in these activities?

Response:

Coverage for sports related activity and Team Movements is available under the USMMA sponsored insurance plan. However, most of the sports related and Team Movement activity at the present time would bypass private insurance and be covered as an in the line of duty event. That translates to being covered under Federal Workers Compensation Insurance and not private insurance. There would be an infrequent need to use private insurance in some exceptions. Examples of exceptions would be if someone became injured while performing a non-duty related, unofficial & unapproved activity while involved in a Team Movement or sporting event. Insurance would have to take the place of workers compensation in such an example.

7. Question:

If a parent has no doctor/hospital on their plan within the mileage guidelines, must they purchase additional insurance?

Response:

The requirement is that all midshipmen must have healthcare insurance coverage that meets the minimum USMMA requirements while attending the Academy. If they do not have insurance that provides this coverage while at the Academy, they must purchase the Academy sponsored plan.

8. Question:

What will be the parent input into doctor choice and treatment options since they are now paying for treatment through their plans?

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Response:

Any Midshipmen 18 years or older can sign consent under the Health Insurance Portability & Accountability Act (HIPAA) rules, allowing their parents or any other person they give permission, to assist and become involved in care plan approaches or other aspects of care. If the Midshipman is under 18 years of age, the parents/legal guardians are the decision maker and no consent is required. The patient, in this case the Midshipman, always has the right to choose who their health care provider will be. This has always been the case when care needs outside the scope of Health Services. However, all medical records of such care must be shared with Health Services using appropriate HIPAA procedure. This is required to maintain a complete medical record for purposes of medical review by commissioning and/or licensing authorities.

9. Question:

If a parent's plan covers only "in network" doctors, what happens while the student is traveling during sea year and a problem occurs?

Response:

In the same manner that team movements or sporting events are covered, sea duty is also covered using workers compensation providing the injury was related to in the line of duty activity. However, it is important to understand that a non-duty related matters not covered by workers compensation would be the financial responsibility of the injured person. If the insurance plan purchased by the injured party does not cover injuries outside the 50 United States (such as during sea duty travels), the injured party would be liable for all uncovered, out of pocket expenses.

10. Question:

Can extra coverage be purchased through the new plan - e.g. upgraded?

Response:

No extra coverage is available for purchase via the Academy sponsored plan.

11. Question

Will plans that require a student be "full -time" - defined as taking at least 12 credits in a semester - be certified as full-time by the Academy to the parent's insurance company while at sea and theoretically not taking the 12 credits?

Response:

Midshipmen are enrolled as full-time Students at the United States Merchant Marine Academy. There is no part-time student status of any kind at the Academy. A Midshipman cannot graduate or matriculate through the program without going to sea. Therefore, sea duty is also considered full-time student status, meeting the criteria for enrollment in the USMMA sponsored insurance plan. Under the Affordable Care Act, you can now be insured as a dependent on your parent's health insurance if you're under age 26. The only exception is if your parent has an existing job-based plan and you can get your own job-based coverage. Medical plans can no longer require full-time student status.

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12. Question:

Will any type of appointment scheduling be provided by staff at The Office of Health Services?

Response:

Yes. The Office of Health Services has always managed appointment scheduling & will continue to provide this service.

13. Question:

Will any sports medicine, including any therapy, be provided by the Academy and Athletics or will the onus of that be on the student under a parent's plan?

Response:

Any injuries related to participation in sports will be addressed on site at Health Services in the Patten Hall. If the care for sports related injuries goes beyond the scope of services available at Patten Hall, the Midshipman will be referred off site for higher level care. In this case, care will become an insurance billable event. Most of the sports related and Team Movement activity at the present time would bypass private insurance and be covered as an in the line of duty event. That translates to being covered under Federal Workers Compensation Insurance and not private insurance. There would be an infrequent need to use private insurance in some exceptions. Examples of exceptions would be if someone became injured while performing a non-duty related, unofficial & unapproved activity while involved in a Team Movement or sporting event. Insurance would have to take the place of workers compensation in such an example.

14. Question:

During the enrollment / waiver process, can we provide our insurance information to the Academy directly or to the Office of Health Services for verification?

Response:

No. The Academy or Office of Health Services cannot verify insurance information. Midshipmen or their designee (legal guardian by permission from the Midshipman if they are 18 years or older) must log into the insurance waiver website (www.mystudentmedical.com) and complete the process to determine that their insurance is acceptable and to waive the Academy insurance.

You must take action to complete the online process either by indicating you have insurance that meets the guidelines or that you will be purchasing the academy insurance. Once you have officially indicated which insurance you will be using and it has been verified as acceptable, you should keep your insurance card that is issued and have it in your possession at all times. Please also be certain to provide a copy of your insurance card to the Office of Health Services.

15. Question:

Exactly what services are provided on site by The Office of Health Services?

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Response:

Generally, any healthcare needs required for graduation. There can be exceptions.

16. Question:

Do Midshipmen need to carry proof of insurance?

Response:

There will be insurance cards provided for the Academy policy. These cards must be carried with the Midshipmen at all times. If you have your own policy, you should make certain the insurance card is available and with your Midshipman at all times as well. Please also make certain that a copy of this card is provided to Health Services.

17. Question:

Once I purchase the Academy plan, will I be able to cancel it in the event of a life event or other need?

Response:

The plan offered to Academy midshipmen is a student health insurance plan and cannot be cancelled.

18. Question:

What if my financial aid is not received before the deadline?

Response:

Contact our insurance administrator at 914-922-9224. They will confirm financial aid with the academy and defer the premium payment until the financial aid award is made.