# **Health Insurance Waiver FAQs**

## How can a student waive the health insurance?

Go to <u>www.universityhealthplans.com</u> and select Rowan University. When the student submits the waiver form, they will receive a confirmation number by email. Please allow 10 business days for the insurance waiver to be processed.

### When will the insurance fee be removed from the bill?

The insurance fee will be removed after UHP has verified the student's coverage. This should happen within 10 business days of submitting the waiver. If you do not see a refund after 10 business days, email UHP for an update info@univhealthplans.com.

#### What happens if a student's waiver is rejected?

All insurance waivers are verified by UHP. If the student's insurance does not meet the waiver criteria it will be rejected and UHP will contact the student to provide further documentation/proof.

#### Can a student waive their insurance if they previously enrolled?

A student can cancel their enrollment as long as it is prior to the waiver deadline and there are no claims paid by Aetna. In order to cancel the enrollment, the student must contact University Health Plans at (833) 251-1143. UHP may request an email (info@univhealthplans.com).

#### Can a student enroll in the insurance if they previously waived it?

A student can cancel their waiver and enroll in the insurance plan as long as it is prior to the waiver deadline. In order to cancel the waiver, the student must contact UHP via email (<u>info@univhealthplans.com</u>) advising that they wish to rescind their waiver. UHP will work with the insurance administrator at Rowan to ensure the student is billed the coverage.

#### What happens if the student waives the insurance plan and then loses coverage?

Students who did not enroll themselves during the open enrollment period may be able to enroll in the policy if they experience a Qualifying Life Event. Students should contact University Health Plans at (833) 251-1143 within 31 days of their loss of coverage. The students will pay for the coverage directly through UHP.