

SWARTHMORE COLLEGE

Dear Students, Families, and Guardians,

This message is an important update for all students attending Swarthmore College regarding the yearly student health insurance plan enrollment and waiver process. Annually, all students are enrolled in the Student Health Insurance Plan (SHIP) and they have the opportunity to waive this insurance coverage as long as they are able to demonstrate comprehensive coverage that complies with the federal law, the Affordable Care Act (ACA), and state-mandated benefits here in Pennsylvania.

The annual waiver submission process and specific health insurance requirements will remain the same for students. In partnership with Gallagher Student Health and United HealthCare, the College will now provide a service to review and verify students' waiver submissions to ensure the coverage submitted is active and acceptable here in the Swarthmore community. Some plans — such as out-of-state HMOs, out-of-state Medicaid, and short-term travel insurance products — may not be comparable, or acceptable, in the College's service area. These waiver submissions will not be accepted and students will remain enrolled in the College's student health insurance plan.

As an important reminder, the College requires that all students are subject to the insurance requirement for each academic year. This means that students have to be insured by a health plan that is in compliance with all aspects of the ACA, including but not limited to benefits, customer protection, underwriting guidelines, and state approval by the Division of Insurance in Pennsylvania, for which your policy is filed. If the student's policy does not meet all of these standards, the waiver and/or waiver appeal request will be denied and the insurance premium will be included on the July e-bill.

Thank you,

Casey Anderson, RN, CRNP
Director, Student Health and Wellness