Nine Big Misconceptions  
*About The Stony Brook University Student Health Insurance Plan (SHIP)*

Health insurance is extremely important for all Americans, and college students are no exception. But insurance plans are complicated, and the language is often confusing, even to the best and brightest people (like you!). The Stony Brook Student Health Insurance Plan (SHIP) is offered by The Chickering Group and SBU, and is an excellent plan, with better coverage than at most universities. It gives you access to quality care at the SBU Student Health Service (SHS), as well as to specialist care in the surrounding neighborhood, in your home area, at Stony Brook University Hospital as well as hospitals throughout the United States, and even worldwide. That's great, but in our experience, just about everyone has one or more misconceptions about their health insurance plan. The problem is, if you make an inaccurate assumption about your insurance coverage, you might be left holding the bill. So, in order to give you a "heads-up," here is our list of the Nine Big Misconceptions about SHIP.

1) I really don't need to read that booklet with all the small print. The Stony Brook plan is probably like all those other plans anyway.

Not true! We urge you to read the booklet, especially starting on page 13. It's important that you have a clear understanding of the policies and procedures of our insurance plan, since each plan is different and failure to follow the policies and procedures of the plan could lead to unexpected medical bills for the student. Click here to read the entire booklet.

2) I have to wait 6 months for my pre-existing conditions to be covered.

Not so! Unlike most student health insurance plans, SHIP does cover pre-existing conditions for our students.

3) I can see an outside specialist without a Student Health Services (SHS) referral.

Yes... but!!! One of the ways a student insurance plan, or any insurance plan for that matter, keeps rates low is by having your primary care provider see you first for an initial evaluation of your problem. With SHIP, your primary care provider is the SHS. If you wish to decrease your deductible for any medical testing, later emergency room treatment, surgery or in-patient hospitalization you are required to be examined by a SHS physician first. In this case the deductible is reduced to $150. If you do not come to the health service first, you will need to pay a $200 deductible for each new medical condition.

4) Insurance premiums are included in my tuition.

We strongly believe that all students should have insurance, so enrollment in SHIP is required, and you are billed an additional fee for the Plan. This may be covered by financial aid or loans for which you may be eligible.

5) It’s OK if I’m late in my payment to the Bursar. My health insurance policy won’t lapse.

Don’t make this mistake! When you are billed for SHIP, as well as for University tuition and fees, it is your responsibility to pay these bills by the due date shown. If not, you will begin to see late charges on your account. If you are in arrears, your account may be sent for collection to the New York State Attorney General’s Office. In addition, your health insurance may lapse. If this happens, and you become sick or injured, you could be uncovered for your medical bills; you might have to pay these bills yourself. This is a really bad situation in which to find yourself, both financially and medically.

6) All services at SHS are free to me since I’m a student.

Do not confuse the Infirmary Fee with the Health Insurance Plan. They are two different things.

You pay a separate Infirmary Fee, and this covers the cost of most, but not all the medical services at the SHS, such as being examined and treated by a nurse, physician, a physician assistant, or a nurse practitioner. Some SHS laboratory services are free, but others will be billed to you by the outside lab that does the testing. These bills are paid by your insurance plan. Using the pharmacy in the Infirmary can save you lots of money, but the health insurance plan will help you only after you have paid a $15 co-payment for each prescription.
7) SHIP is too expensive! My spouse pays a lot less for his/her health insurance.

This is possible, but we guess your spouse probably receives insurance coverage through a job. Insurance plan costs are often subsidized by an employer. Perhaps you can enroll in your spouse’s insurance plan, and then request a waiver from SHIP next semester.

8) I bet there’s no one to answer my questions; so I’ll assume that I know the answers.

Contact the Student Insurance Office located in the west campus Student Health Center Building with any questions. Don’t assume you have all the answers. It’s OK to ask questions. We get a lot of them!

9) When I leave Stony Brook, I’ll automatically lose my insurance coverage.

Not true! You will continue to be covered for the duration of your policy (for example, if you graduate in May, your policy is good through August 15). In fact, if you want to extend your coverage, you should contact Customer Service at The Chickering Group (877 373-0741), and they will assist you with this.

So that’s it. We truly believe that SHIP, offered by The Chickering Group and SBU, is a great insurance plan for students. And if you can avoid these Nine Big Misconceptions, you should have a healthy, hasslefree year . . . well, at least hassle-free as far as insurance is concerned! Once again, you can read the entire plan brochure at http://studentaffairs.stonybrook.edu/shs/insurance.

WE HOPE YOU HAVE A HEALTHY AND SUCCESSFUL YEAR AT SBU!

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