Graduate Health Insurance

What students need to know
Health insurance is an important part of every student’s budget.

**Facts you should know:**

- All Americans are required to have health insurance based on the federal regulation of the Affordable Care Act. Not having insurance could result in penalties on your federal income tax.

- All International Students are required to have health insurance based on their student visa status. Not having insurance could result in disenrollment from the university and revocation of the student visa.

- If you are currently a graduate assistant at NMSU, and covered by the previous NMSU sponsored health plan through UHCSR, your current plan will expire on August 15, 2015. New coverage should be secured prior to that date so you will not have a lapse in coverage dates.

- You (the student) are responsible for your insurance enrollment.
International students are required to pay for insurance by the semester: fall and spring/summer. Payments will be collected at the Campus Health Center beginning August 3, 2015 for the fall semester and Dec. 1, 2015 for the spring/summer semester.

Fall rates= $624
Spring/Summer rates= $624
Payment may be made by cash or credit card
Where do Domestic Students find information & resources on health insurance?

• If you are under the age of 26, you are still eligible to be covered by your parents insurance plan.
• If you choose to purchase your own insurance or you have no coverage, then…
• Visit the Campus Health Center website at chc.nmsu.edu
• Click on tab For Students
• Click on link Student Health Insurance
Domestic Students Only

The website will display the hyperlink to the NM Be Well insurance exchange. The link can also be accessed at http://www.bewellnm.com/
Domestic Students Only

To compare plans for the State of NM click Browse Plans.

To enroll in a plan click Individuals & Families Apply Now

Take a look by following 4 Easy Steps!
Domestic Students Only

Step 1: Enter your zip code

Step 2: Enter your income

Step 3: Enter your age and other identifying questions

Step 4: Check your information and browse plans
Based on your information see how many plans fit your needs, and what the costs and coverages are for those plans.

Costs for insurance are based on your age, health status, income and number of family members covered. Students covering other members of their family (spouse and dependents) may qualify for additional subsidies that reduce insurance costs.
Be sure to understand the following insurance terminology before you select the plan that is right for you.

**Deductible.** The amount you owe for covered health care services before your health insurance or plan begins to pay. For example, if your deductible is $1,000, your plan won't pay anything until you've met your $1,000 deductible for covered health care services subject to the deductible.

**Out of Pocket Maximum.** The most you pay during a policy period (usually one year) before your health insurance or plan starts to pay 100% for covered essential health benefits. This limit must include deductibles, coinsurance, copayments, or similar charges and any other expenditure required of an individual which is a qualified medical expense for the essential health benefits. This limit does not have to count premiums, balance billing amounts for non-network providers and other out-of-network cost-sharing, or spending for non-essential health benefits.

**Copayment.** A fixed amount (for example, $15) you pay for a covered health care service, usually when you get the service. The amount can vary by the type of covered health care service, *i.e.* Primary, Specialist, Emergency Room, Drugs.

For more health care terminology visit: [https://www.healthcare.gov/glossary/](https://www.healthcare.gov/glossary/)
Where can I find help enrolling in health insurance?

- Visit the Campus Health Center website at chc.nmsu.edu
- Stop by one of the insurance navigation sessions scheduled in the fall and spring semesters
- Come to the Campus Health Center Insurance Office or call 575-646-5706 for more information.
Quick Quiz

1. Are all students required to have some form of insurance?
   Yes, based on the ACA and visa requirements all students should have health insurance.

2. Is insurance the same for international and domestic students?
   No, International students will purchase insurance at the Campus Health Center through a plan designated for them. Domestic students will visit the NM Health Exchange to find a plan that best meets their needs.

3. Am I responsible for ensuring that I have health insurance coverage?
   Yes, per Federal law, all Americans must secure health insurance. Plans are available through a parent’s health plan, the NM Health Exchange (Domestic Students), for those who live in NM, or through the a private insurance plan. International students have access to a designated international plan, through HTH Worldwide.
Quick Quiz Continued

4. Can I wait to get coverage?
To avoid having a lapse in insurance coverage, those students who will be losing an existing plan should make every effort to enroll in a new plan prior to the other coverage ending. Waiting to enroll in a health plan may result in having no insurance coverage for a period of time. Students who do not currently have an insurance plan may have to wait a period of time for coverage to begin; however enrollment should still take place as soon as possible to avoid further delay in coverage beginning.

5. Who will pay for my health insurance?
As the person requesting health insurance, the student is responsible for payment of the cost of health insurance.
If you have additional questions regarding health insurance please contact the following offices:

Graduate Assistants- NMSU Benefit Services at 646-8000 or email benefits@nmsu.edu

Graduate Students- Campus Health Center Insurance Office at 646-5706 or chc.nmsu.edu