

Student Insurance Appeal Process

Students who have previously submitted health insurance documentation and have been denied a waiver of the mandatory health insurance requirement may submit the same documentation (the previously proposed health insurance plan, a copy of the denial letter, the Request For Waiver Form, the completed Student Insurance Appeal Form and any additional documentation to the Student Insurance Appeal Committee when requesting an appeal. When the Committee determines that the appeal will be granted or if the appeal is denied, the student will be issued a written statement granting the appeal or reason(s) of the denial.

Appeals must be submitted to the Student Insurance Appeal Committee within 5 working days from the day the student received the notice of denial as a result of the Request for Waiver process. Appeals may be faxed, mailed, e-mailed, or personally delivered to the Committee via the Student Insurance Office, Room 207, CSU Health Network. The plan must be written in English, benefits converted to US dollars, and must contain a schedule of benefits and a list of the policy exclusions.

The Student Insurance Appeal Committee will consist of students, staff and faculty members representing campus departments and student groups, i.e., Graduate School, Graduate Student Council, Council of International Student Affairs, Human Resource Services, Business and Financial Services and Student Affairs. The individuals who made the first review resulting in a denial of waiver for the mandatory health insurance requirement will not participate on the Committee. The Committee will review the Appeal and make a decision to either uphold or overturn the original denial within 10 business days from the date the Committee receives the completed Appeal. If the Committee has questions regarding the Appeal documentation, it may contact either the appealing student or the individual who originally denied the waiver for clarification. **The decision of the Student Insurance Appeal Committee is final and not subject to further appeals.**

In order for a proposed plan to be considered for the Appeal Process, it must meet all minimum Colorado State mandated benefits. The Colorado State mandated benefits are listed on the Insurance Requirements Form (denoted with an *)

Student Insurance Appeal Committee
c/o Student Health Insurance
CSU Health Network
hhsinsur@colostate.edu
(970) 491-5118; Fax (970) 491-6965

Insurance Requirements Form

(These requirements are general guidelines for comparison and do not guarantee a waiver)

CSU Health Network has selected an insurance benefit package that will meet most student health care needs. To be considered equivalent to this policy, an outside policy must:

- Be sold in semester or annual increments without ability to cancel during that time period. No monthly or semi-monthly policies or premiums are acceptable.
- Higher deductibles will be considered only if they are HSA eligible. Deductibles must be applicable only one time per policy/year and not be a per illness/injury deductible.
- Provide insurance coverage beginning at the start of the semester, 24 hours a day until the beginning of the next semester and be effective worldwide
- Not contain a “pre-existing condition” clause that exceeds 6 months
- Be written in English or a certified translation provided, with an equivalent or better schedule of benefits, that are clearly and fully described and payable in terms of US dollars
- Provide a policy year maximum of \$250,000 per accident or sickness, and a lifetime aggregate minimum of \$1,000,000
- Include benefits for pregnancy and delivery, mental and nervous conditions, alcohol and substance abuse and screening for mammograms and prostate cancer
- **Meets the minimum requirements for Federal and State mandatory coverage provisions:**
 - * Newborn children
 - * Child immunizations
 - * Complications of pregnancy and childbirth
 - * Maternity coverage (including preexisting pregnancies)
 - * Low dose mammography
 - * Prostate Screening
 - * Mental/Alcohol/Drug (Outpatient and Inpatient)
 - * Biologically based mental illness
 - * Diabetes
 - * Hospice care and home health care
 - * Include medical evacuation back to home country: US\$25,000 minimum (International Students only)
 - * Include repatriation of remains back to home country: US\$10,000 minimum (International Students only)

Student Health Insurance
Hartshorn Health Service
hhsinsur@lamar.colostate.edu
(970) 491-2457; Fax (970) 491-6965

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