

April 16, 2008

Dear Parents/Students:

The law in the Commonwealth of Massachusetts requires that all full time students attending college in Massachusetts be covered by a qualifying health insurance program. In addition, Massachusetts's colleges are required to offer their students health insurance programs.

In order to waive The College of the Holy Cross student health insurance, the student must be covered by comparable health insurance. Coverage under a health benefit plan is comparable if

1. The health benefit plan provides to the student throughout the school year reasonable, comprehensive coverage of health services, including preventive and primary care, emergency services, surgical services, hospitalization benefits, ambulatory patient services, and mental health services; and
2. The services covered under the health benefit plan are reasonable accessible to the student in the area where the student attends school.

Mass Health Insurance is comparable coverage only until age 19. If a student is on Mass Health, the College requires coverage with the school insurance or suitable comparative coverage the semester the student turns age 19. If a student remains on Mass Health after the age of 19, the College requires verification of insurance by Mass Health. Commonwealth Care is not acceptable as required coverage for a full time student in Massachusetts.

The College of the Holy Cross may not waive participation for

1. Students determined to be low income patients for services eligible for payment from the uncompensated care pool; or
2. Students with coverage from insurance carriers outside the U.S. and coverage by foreign National Health Service Programs, unless the student is studying in a foreign country and the student's insurance provides coverage in that location; and
3. Students with a health insurance plan that provides coverage through a closed network of providers, not reasonably accessible in the area where the student attends school, for all but emergency services.

Many students have insurance coverage through their parents. It is the responsibility of the student seeking to waive participation in a student health insurance program to determine whether the student's health benefit plan has coverage comparable to the coverage offered under a qualifying student health insurance program. If you have questions regarding the student health insurance program, please call The Division of Health Care Finance and Policy at 617-988-3100, 800-888-2250 or www.state.ma.us/dhcfp.

If you have comparable coverage and do not want to purchase the student health insurance, you must:

- complete the enclosed waiver form
- sign the waiver form
- return the form to the Bursar's office by July 15, 2008

Holy Cross offers a student accident and sickness insurance plan. The premium for student insurance through Bollinger Insurance, Inc. is \$740.00 for coverage effective August 1, 2008 through August 1, 2009. Second semester coverage, which is effective January 15, 2009 through August 1, 2009, is \$470.00.

If your existing coverage expires mid-semester, you must purchase the insurance as of the first day of that semester.

If you have any questions regarding completing your health insurance waiver, contact the Bursar Office at 508-793-2521. If you have questions regarding the health insurance policy, contact Bollinger Insurance at 800-526-1379 or www.BollingerInsurance.com/holycross. For questions regarding health care at the College, contact Health Services at 508-793-2276.

Sincerely,

Martha Sullivan, MS, FNP-BC
Director of Health Services