

## Student Health Insurance Plan FAQs

**Is there a website I can consult for information on the student health care plan?** Yes.

It is <https://www.bcbsmt.com/Pages/memstudent.aspx>.

**How can I locate a Participating Provider in my area?**

You can locate a Participating Provider in your plan with the Blue Cross and Blue Shield of Montana online directory at <https://www.bcbsmt.com/Pages/findaprovprintdir.aspx>.

**What if I withdraw from school?**

For complete withdrawals after the first 15 class days of a semester, coverage will continue to the end of the semester and no refunds will be issued.

**Are medical claim forms online for members?**

Participating Providers will submit your claims for you. Otherwise, to submit a claim, you must complete an itemized statement. You should obtain the form and the required information from <https://www.bcbsmt.com/Pages/memstudent.aspx>

**When am I covered?**

Coverage begins on the first day of the semester provided that payment is made as required within the enrollment period. A specified period of time will be allowed at the beginning of each semester for enrolling in the Plan or waiving coverage for that semester. For the fall and spring semesters, the enrollment/waiver period will begin on the first day of scheduled classes each semester and end 15 class days later.

**What is a deductible?**

A deductible is the fixed amount the patient must pay each benefit-year before the insurer will begin covering the cost of care. The plan year individual deductible is \$500.

**Do I need to take my member ID card each time I go to the doctor or have a prescription filled?** Yes.

We strongly recommend that you carry your identification card with you at all times, and that your family members carry their ID cards as well.

**Will the additional cost of health insurance affect my financial aid?**

If the student opts to have their health insurance through Helena College, their Financial Aid Cost of Attendance will be increased. This might allow for additional loan monies or allow the student to apply additional scholarships they have earned. This will not change any type of grant money eligibility.