



Individual Major Medical Plan Options
Academic Year
2015 – 2016 *

- * These plans currently meet the requirements of the Federal Affordable Care Act (ACA), but may be subject to change.

Anthem Blue Cross/Blue Shield - Individual medical insurance plans available for United States citizens and international students. These plans do not meet U.S. F1 or J1 visa requirements.

General Information:

- 1) Once policies are issued, they are renewable but premiums may change (increase). Major medical insurance is broader coverage and may be more suitable for an individual who may already have some medical concerns and wants a policy that is renewable.
- 2) Applicant must be 19 years or older. International students are eligible to apply for coverage as long as they have a valid Visa to show proof of citizenship and have a permanent address while attending Marian University.
- 3) Out of state students residing on or off campus may apply for the Anthem coverage issued in Indiana.
- 4) Due to the ACA, applicants are no longer subject to medical underwriting. The applicant cannot be declined coverage due to any existing medical condition.
- 5) Logon to <https://www.anthem.com/health-insurance/home/overview>
 - a. Click "Shop For Insurance"
 - b. Click on "Get a free quote"
 - c. Enter zip code and other required information to generate quote
- 6) Feel free to call Anthem's member services line at 1-844-285-5165
- 7) Coverage is not effective until the policy has been issued.

Please note:

- 1) Marian University does not provide a "student health insurance" plan nor do we endorse any medical plans. This information represents one of several options to provide individual major medical insurance coverage.
- 2) It is important to understand what a health plan covers and what it does not cover.
- 3) Benefit brochures are only a general outline of benefits and are not insurance contracts. Complete coverage details are provided in the policy and certificate.

Updated June 2015



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IMG (International Medical Group) – Insurance designed for United States citizens and International students. The “Standard Short-term Travel Plan” meets F1, J1 and J2 visa holder requirements.

General Information:

- 1) Patriot Exchange Program - Applicant must be actively engaged or participating in and educational or cultural exchange program in the country of assignment. Applicant must not be a resident of the host country and must have a valid passport and J-1 visa.
- 2) Policies are short term. If issued for three months, the policy may be renewed without a break in coverage for a total of 48 months. No underwriting for medical conditions.
- 3) Patriot Exchange Program plan maximums are available up to \$500,000 per illness or accident with a Lifetime Maximum of \$5,000,000 maximum. Student Health Exchange plan maximum of up to \$300,000 per illness or injury with a Lifetime Maximum of \$500,000.
- 4) Student Health Advantage Program - This plan meets student visa requirements, includes benefits for maternity, mental health, organized sports, and international emergency care. No underwriting for medical conditions.
- 5) Enroll online
 - a. Log on to: <http://www.imglobal.com/en/index.aspx>
 - b. Select “Quote Now”
 - c. Scroll to “Insurance for International Students and Educators”
 - d. Select either “Patriot Exchange Program” or “Student Health Advantage”
- 6) Feel free to call IMG’s member services line at 1-800-628-4664

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MARIAN UNIVERSITY

Indianapolis

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Indiana Comprehensive Health Insurance Association (ICHIA) – Health insurance coverage to residents of Indiana who experience problems in obtaining or keeping health insurance due to a medical condition or other qualifying condition. Due to the implementation of the Affordable Care Act public Marketplace Exchanges, these plans may be discontinued, subject to approval by the State of Indiana.

General Information:

- 1) Log on to www.onlinehealthplan.com
 - a. Select “Guest”
 - b. Select “Indiana Comprehensive Health Insurance Association (ICHIA)”
- 2) Contact member services at 1-800-552-7921

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Healthy Indiana Plan (HIP) - HIP is for uninsured Hoosier adults between the ages of 19-64 who meet financial requirements, have no access to employer sponsored health insurance, and have been uninsured for the previous 6 months.

General Information:

- 1) Log on to www.in.gov/fssa/hip/index.htm
- 2) Click on the “How to Enroll in HIP” link to complete the enrollment process
- 3) Feel free to call HIP’s member services at 1-877-438-4479

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Traditional Medicaid – Medicaid was created to provide health plans for a low income person meeting financial criteria within the Medicaid Guidelines. The person must be either a pregnant woman, a child, a member of a family with children, 65 years of age or older, or with a disability.

General Information:

- 1) Log on to www.indianamedicaid.com
- 2) Click on “Member” link to enroll
- 3) Feel free to call HIP’s member services at 1-800-457-4584

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