

# NEW YORK FILM ACADEMY

College of Visual and Performing Arts

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## NYFA SOUTH BEACH STUDENT HEALTH INSURANCE PLAN FAQ

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### What is the NYFA Student Health Insurance Plan (NYFASHIP)?

NYFASHIP is a comprehensive health insurance plan provided through Aetna and its benefits include the following:

- Unlimited maximum benefits
- No pre existing conditions exclusions
- Individual deductible per policy per year: \$250 in-network; \$500 out-of-network
- Individual combined out of pocket maximum of \$3000 per policy year
- Co-insurance: 80% in network, 60% out of network with no internal maximums
- Preventative care and wellness benefits
- Inpatient and outpatient services for medical, mental health and substance abuse treatments
- Prescription drug coverage

### Why do I even need health insurance? I rarely need to go to a doctor. If I get a flu, cold, sinus infection or one of the other common medical ailments, can't I just go to the college's Student Health Center for free and immediate care?

NYFA does not have a Student Health Center on any of its campuses. Students needing medical attention of any kind will need to contact an off campus doctor's office or clinic to schedule an appointment and receive the care they need. Should students need medical documentation to justify absences, students will need to request documentation from an off-campus physician or health care professional. It is in the students' best interest to have health insurance to offset the costs of outpatient office visits. In the US, costs to evaluate and treat even minor illnesses and injuries can be very high!

If you have a chronic condition (a physical illness or a mental illness), any treatment you may need to manage your illness will be covered by NYFASHIP. If you choose to purchase an insurance plan other than

NYFASHIP, unless your plan covers pre-existing conditions, your health insurance will not cover any of the expenses you incur related to the treatment of your chronic condition.

### Can't I get the care I need for my mental illness at NYFA Counseling Services?

Yes, but NYFA Counseling Services may not be able to meet all of your mental health needs. NYFA Counseling Services, on NY, LA and SB campuses, are staffed by psychologists and/or master's level providers. Our mental health care providers do not prescribe medication. Students needing prescriptions for medications treating depression, anxiety, ADHD, personality disorders, etc., will need to seek psychiatric services off campus. Please know that psychiatrists in private practice may charge \$350 or more for each office visit. However, with the NYFA Student Health Insurance Plan, students can meet with an in-network psychiatrist and pay only \$40 per visit.

Also, NYFA Counseling Services offer short-term psychotherapy only. Students needing weekly and ongoing psychotherapy will be referred, carefully and appropriately, to off campus, private mental health care providers. Without adequate health insurance coverage, each visit with a mental health care provider will cost approximately \$150-\$250. With the NYFA Student Health Insurance Plan, students will be charged approximately \$20 per visit with an in-network psychotherapist.

### What is the cost of the NYFA Student Health Insurance Plan?

The cost for the NYFA Student Health Insurance Plan (09/15/2021- 09/14/2022) is \$1791.00. For Spring 2022 students, the prorated cost for the annual health insurance plan is \$1252.42 or the sum of coverage for the Spring and Summer terms.

The costs that will be automatically billed to your account each semester of your program include the term premiums for the insurance plan, underwritten and provided through Aetna, and a small per term NYFA administrative fee.

You will be billed for insurance coverage costs at the start of each term enrollment period. For most NYFA long-term programs, term enrollment periods coincide with the start of each semester. For semesters that span two enrollment periods, or approximately 32 weeks, students will be billed for each enrollment period and, hence, twice during the duration of an approximate 32-week-long semester.

**For newly arriving Spring 2022 students and for students returning to NYFA after an extended leave, the fees billed to our account for health insurance coverage, 01/02/2022-05/01/2022, will be \$588.60. This fee will be removed or refunded if you submit an online waiver application between November 22, 2021 and January 31, 2022 and your waiver application is approved. Aetna will approve your waiver application if you submit through the online waiver application portal proof of having comparable health insurance coverage for the duration of time you will be enrolled in a NYFA program for the 2021/2022 academic year.**

**If you do not file a timely waiver application or if the waiver application for Spring 2022 is denied, you will be responsible for the payment of fees for health insurance coverage, 01/02/2022-09/14/2022.**

**If you graduate from your program or if you withdraw from your program before the end of the academic year (09/14/2022), your insurance coverage will extend until the insurance term end date. For example, if you graduate from your program, August 16, 2022, your insurance coverage will extend through 9/14/2022.**

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### **I already have health insurance and I don't want to purchase another health insurance plan. What do I do so that I am not held responsible for paying for the charges billed to my account for NYFASHIP coverage?**

You will have the opportunity to submit to Aetna proof that you have alternative and comparable health insurance coverage. At the time of your first semester registration and at the time of each subsequent fall semester registration, students who have health care insurance that provides comparable coverage throughout the academic year may request to waive enrollment in NYFASHIP. To request a waiver, students must submit, through the Aetna secure website, their insurance policy information for verification. Once your healthcare insurance coverage is verified as comparable, the NYFASHIP fees for term health insurance coverage are either removed or refunded.

### **When can I submit a waiver application?**

Should you want to waive enrollment in NYFASHIP, you must submit an online waiver application, on or before the designated deadline, at the time you first enroll in a NYFA program (Fall, Spring, or Summer) and then again for the subsequent Fall semester and for every fall semester you remain an enrolled NYFA student.

**Spring 2022 students and students returning Spring 2022 from an extended leave will be automatically enrolled in NYFASHIP and responsible for insurance fees for spring and summer terms for the 2021/2022 academic year unless an online waiver application is submitted between November 22, 2021 and January 31, 2022 and the waiver application is approved.**

**Spring 2022 students continuing in their NYFA programs beyond the end of the 2022 summer term will need to submit an online waiver application, Fall 2022 and for every Fall semester in which they remain enrolled in their programs, should they not want to be automatically enrolled in the Annual NYFA Student Health Insurance Plan for each upcoming academic year.**

**Please refer to the NYFASHIP webpage for updated information regarding coverage costs for the 2022/2023 academic year. Coverage costs for Sept 2022-Sept 2023 will be posted within the upcoming months.**

**For student enrolling in Spring 2022 long term programs and for students returning in Spring 2022 after an extended leave, waiver applications will be accepted November 22, 2021 through January 31, 2022. During any time within this waiver application period, students may submit a waiver application by clicking on the link below:**

[New York Film Academy Health Insurance Plan-South Beach Campus](#)

**Spring 2022 students (and those returning from an extended leave) who do not submit a waiver application and/or whose waiver application is denied, will be enrolled in NYFASHIP and responsible for payment of all insurance fees for the duration of the 2021/2022 academic year, or until the end of the insurance term subsequent to date of graduation or program withdrawal.**

**Spring 2022 AFA, BA, BFA and Two-Year Conservatory students who do not want to enroll in NYFASHIP for the 2022-2023 academic year need to participate again in the waiver process, Fall 2022. Spring 2022 One-Year students whose programs do not end until January 2023 will also need to participate in the waiver process, Fall 2022, should they not want to be enrolled in NYFASHIP for the Fall 2022 semester.**

### **How are waivers monitored?**

Waiver requests are evaluated and waivers are verified by Aetna. Aetna will send an email message to students regarding acceptance or denial of waivers.

**How do I know if my insurance plan is comparable to NYFASHIP and my request for a waiver will be accepted?**

Your insurance plan should provide similar benefits to NYFASHIP and must be in effect from the time of your initial registration to the end of your program or until the time of registration for the subsequent fall semester.

In order to waive NYFASHIP, your alternative insurance plan must meet the criteria noted below:

- My plan will be active from my program start date and until 9/14/2022.
- My plan covers inpatient and outpatient medical care within a 25 mile radius of the Florida 33139 zip code area (If your plan covers emergency care only or is a Medicaid program from outside the state of FL, it does not meet this requirement and you must answer "NO" to this question).
- My plan covers inpatient and outpatient behavioral health and substance abuse care within a 25-mile radius of the Florida 33139 zip code area (If your plan covers emergency care only or is a Medicaid program from outside the state of FL, it does not meet this requirement and you must answer "NO" to this question).
- My plan covers prescription medications.
- My waiver application was approved. Does this mean that I am dis-enrolled from NYFASHIP for the duration of my program? No. This is an annual plan and students will be automatically enrolled in the annual plan each Fall semester unless a waiver application for the upcoming academic year is submitted and approved. As a Spring 2022 student you will need to submit a waiver application this Spring and every subsequent Fall for as long as you remain a student, should you have comparable coverage each year and should you not want to be responsible for all health insurance fees for annual coverage through NYFASHIP.

### **What happens if I leave NYFA before the term of my health insurance coverage ends?**

Students participating in NYFASHIP will be covered through NYFASHIP until the plan's expiration date, 9/14/2022. Spring term coverage is from 01/02/2022-05/01/2022. Summer term coverage is from 05/02/2022-09/14/2022.

If you withdraw from the program within 31 days of the first day of classes of your

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first semester, you will be dis-enrolled in NYFASHIP and your coverage will be terminated. Fees for term coverage will be removed or refunded unless claims for health care services received have already been filed and/or paid.

Students who graduate from a NYFA program before the end of a NYFASHIP term enrollment period will be covered by NYFASHIP until the term's end.

Students who leave their NYFA program after the 31 day grace period but before the end of a NYFASHIP term enrollment period will be covered by NYFASHIP until the term's end.

Requests for termination of insurance coverage before the end of your NYFASHIP enrollment plan will be decided on a case-by-case basis. Factors considered in granting or denying your request will include the timing of the termination request, number and nature of claims already submitted and paid during the current enrollment period, and the reason for withdrawal from your NYFA program.

**What if I successfully waive out of enrollment in NYFASHIP but then, I unexpectedly lose my health insurance coverage before the subsequent fall semester, when I would again automatically in NYFA's student insurance plan?**

Aetna may consider this situation a qualifying life event or a life status change, depending on the reason your active insurance was terminated. An example of a qualifying life event is a parent or spouse/domestic partner losing their insurance due to change of employment status. Students approved for late enrollment to NYFASHIP will be allowed to purchase NYFASHIP within 30 days of the qualifying event.

**Does NYFASHIP cover treatment outside of the state where I am enrolled in classes- FL, CA, or NY?**

Yes. NYFASHIP provides coverage in all 50 states, U.S. territories and foreign countries.

For students studying in Los Angeles and South Beach, non US citizens are not covered in their home country if their home country offers socialized medicine.

**Are prescription drugs covered on this plan?**

Yes, prescription drugs are covered. Prescriptions dispensed through a preferred care pharmacy will be paid at 100% of negotiated charges following a \$10 copayment for each 30 day supply of a generic prescription drug (Tier 1), a \$20 copayment for each 30 day supply of a preferred brand name prescription drug (Tier 2) and a \$40 copayment for each 30 day supply of a non-preferred prescription drug.

**How can I find out if specific treatments or services are covered?**

For a comprehensive list of services covered by NYFASHIP, as well as complete list of plan exclusions, please click on one of the following links below to access the 2021-2022 Plan Design and Benefits Summary for your campus.

[New York Film Academy Health Insurance Plan-South Beach Campus](#)

**When will I receive my insurance card?**

Aetna started a new initiative and is Going Green. A welcome and introduction kit for students will be sent to you when you are enrolled in the plan. Aetna Customer Service will provide students paper ID cards upon request.

Your Aetna ID will be available to you online, either by the first day of classes or approximately 2 weeks after you enroll in your program and pay in full the fees posted on your first semester invoice.

**Can I purchase coverage for dependents through NYFASHIP?**

Yes. Coverage for spouses/domestic partners and children can be purchased via the Aetna website or by contacting an Aetna Student Health Plan representative.

**If I wanted to continue my NYFASHIP coverage after I graduate, is that possible?**

Students who graduate from their programs and have been approved for OPT may contact Aetna and purchase continued coverage. To continue your coverage, please contact your Aetna Representative:

**Your Aetna Representative:** 866.381.1529

**I am taking a leave of absence or medical withdrawal and I plan to return to NYFA once I feel better and am able to return. I would like to continue my health insurance coverage during my absence from my program. Is that possible?**

Yes! Students taking a leave of absence or medical withdrawal from their programs are eligible to continue, for a maximum of one year, their NYFASHIP health insurance coverage. To purchase continued coverage, please contact your Aetna Representative:

**Your Aetna Representative:** 866.381.1529

**Whom do I contact should I have questions about my plan or claims I have submitted?**

For questions related to NYFASHIP, please contact an Aetna Student Health Plan representative:

**Your Aetna Representative:** 866.381.1529

**Whom do I contact should I need assistance completing my waiver application or need clarification about the NYFA Student Health Insurance Policy?**

Your NYFA Health Insurance Liaison:  
[nyfashipsb@nyfa.edu](mailto:nyfashipsb@nyfa.edu)