Step by Step Process Overview—Standard Operation Procedures

Sometimes students lose their previous insurance coverage and need to enroll onto the Aetna Student Health Plan after the deadline.

Case in Point Examples-

A. The student was a full time and waived the ECSU Sickness Plan with other coverage. The student then loses coverage due to a qualifying life event after the open enrollment deadline.

B. The student was a part time student that had other coverage and lost it due to a qualifying life event after the open enrollment deadline for part time students.

Here are some examples of qualifying life events.

- The student becomes too old to qualify under parent’s insurance plan
- A parent loses job after the online enrollment period, causing loss of coverage
- Death or divorce in a family, causing loss of coverage

What Next?

Students losing coverage due to a qualifying life event need to contact Customer Service at Aetna Student Health directly (877-375-4244) within 30 days of losing their prior coverage.

Based on your status as a Full-time or Part-time student a customer service rep will assist you by providing the appropriate application and pro-rated premium rate. This means that you will be charged a daily rate based on how much time is left in that policy year. Please Note: All Life Event Enrollments are prorated on an annual basis. You will be enrolled on the ECSU Plan for the remainder of the policy year.

Once your student status is verified and a rate is quoted, the Aetna Student Health, Customer Service Representative will communicate the necessary steps you will need to follow in order to enroll onto the Student Insurance Plan.

Following is the list of requirements and procedures you will need to follow in order to enroll successfully:

a. Complete the appropriate application, with required premium payment. (This will be provided to you directly by the Aetna Student Health Customer Service Representative)

b. Return the completed Life Event Application and premium due directly to the Aetna Student Health customer service representative you spoke with.

c. In addition to the completed application you will need to provide an Evidence of Coverage letter from previous insurance carrier indicating a loss of coverage. NOTE: The application and EOC must be submitted together within 30 days of losing your previous coverage, to be eligible for coverage under the Student Health Plan. No application will be considered after 30 days past the loss of previous coverage.