

## FAQs

### Enrollments & Waivers:

How will I be notified of the Enrollment/Waiver process?

- You will receive an email from the DSGHP office, followed by an email from Gallagher Student Health (our waiver processor). Gallagher will continue to send you an email every two weeks until a waiver is submitted. These email notifications will include the instructions and deadlines. If you wish to remain enrolled in DSGHP, you can ignore these emails, or use the “Unsubscribe” link at the bottom of the emails, as enrollment is automatic unless a waiver is submitted and approved.
- The Enrollment/Waiver information can also be found on our website at [www.dartgo.org/studentinsurance](http://www.dartgo.org/studentinsurance). This site also includes any premium fees associated with enrolling, waiver requirements and deadlines, late fees associated with waivers submitted after the deadline, and DSGHP coverage information.

My waiver was approved, but the charge on my account has not been credited. What can I do to pay my tuition bill without having to pay for the insurance?

- Please see website:  
[https://www.dartmouth.edu/finance/tuition/billing\\_paying\\_tuition/payment\\_explanation\\_form.php](https://www.dartmouth.edu/finance/tuition/billing_paying_tuition/payment_explanation_form.php)

My waiver was denied, what can I do?

- If you believe your waiver was denied in error, please contact either Gallagher Student Health (our waiver processor) at 844-288-4919 or the DSGHP office for clarification. If your denial notification states that more information is needed, you will need to provide that information to Gallagher by uploading the documentation into the waiver system.
- If your waiver was denied due to your coverage not meeting Dartmouth’s requirements, you will remain enrolled in the DSGHP. If your plan changes, and then meets these requirements, you can update your waiver in the Gallagher system. Depending on the timing of this change, your waiver may be put towards the next cancellation date, leaving you enrolled in the DSGHP for part of the year.

Can I waive out of the DSGHP now, and enroll in the DSGHP later in the plan year?

- Yes, but only under the following circumstances.
  - o You have lost the coverage you initially waived with.
    - To enroll, you will need to complete the Midyear Enrollment form (found under “DSGHP Forms” on website). With this, we will also need to have a copy of the termination letter from your other insurance plan that states your name and the exact date the coverage ends/ended. This must be done within 30 days of the loss of coverage. Contact the DSGHP office for the prorated premium cost.
  - o You are participating in a Dartmouth sponsored study abroad program.

- To enroll, you will need to complete the Midyear Enrollment form. You can enroll for the full term, or for the dates of your program. Keep in mind, enrolling for the dates of your program only may leave you underinsured during travel, as you will most likely be traveling outside of those dates. Contact the DSGHP office for the prorated premium cost.
- Your coverage changes and no longer meets Dartmouth’s requirements. This typically happens at the beginning of a calendar year.
  - To enroll, you will need to complete the Midyear Enrollment form. With this, we will also need to have a copy of the notification of the change in coverage. Enrollment will take place as of this date of change. Contact the DSGHP office for the prorated premium cost.

Can I enroll a dependent?

- Yes. If you as the student are enrolled in the DSGHP, your spouse/domestic partner and/or child may be enrolled. You will need to complete and submit the Dependent application to the DSGHP office within 30 days of the beginning of the plan year, the date you acquire the dependent, the date they lose other coverage, or the date they enter the USA for the first time. Please contact the DSGHP office for assistance.

**Dartmouth College Health Service (DCHS):**

If I waive the DSGHP coverage, will I still have access the DCHS?

- Yes, all “active” students have access to DCHS.

What services will I be billed for at DCHS?

- For a list of billable services, please see the Patient Accounts webpage at <https://students.dartmouth.edu/health-service/fees-insurance/patient-accounts/billable-services>, or contact the Patient Accounts office by phone at 603-646-9439 or by email at [Dicks.House.Patient.Accounts@Dartmouth.edu](mailto:Dicks.House.Patient.Accounts@Dartmouth.edu).

How will my insurance process any billable services received at DCHS?

- If you are enrolled in the DSGHP, most services will be processed at 100%. These billable services will be sent to the DSGHP automatically and entered into your Dartmouth Account.
- If you waived out of the DSGHP coverage, you would need to contact your insurance provider to get this information. DCHS does not participate with any insurance network and will be considered out-of-network. Be sure to tell your insurance provider this to get an accurate description of how they will process these charges/claims. You will need to request an itemized bill from the Patient Accounts office to submit to your insurance, as this is not done automatically.

**DSGHP Coverage**

Who do I contact if I have questions about DSGHP coverage or claims?

- Either the DSGHP office, or Wellfleet (our claims administrator).
  - DSGHP Office

- Phone: 603-646-9438 or 603-646-9449
- Email: [Dartmouth.Student.Health.Plan@Dartmouth.edu](mailto:Dartmouth.Student.Health.Plan@Dartmouth.edu)
- Wellfleet
  - Phone: 877-657-5030 or 833-443-5338
  - Email: [Customerservice@wellfleetinsurance.com](mailto:Customerservice@wellfleetinsurance.com)

How do I find a provider in the Cigna OAP network?

- Please use the links to finding a provider on our website at <https://students.dartmouth.edu/health-service/fees-insurance/insurance/dsghp-information>.
- We recommend contacting the provider directly to confirm that they participate with the Cigna OAP network, as the Cigna directory is not always updated in “real time.”

Can DSGHP be used outside of the Hanover, NH area?

- Yes. DSGHP gives you coverage worldwide.

Do I need to have a referral to be seen by a provider?

- While in the Hanover, NH area, DCHS is considered your primary care. If you need to be seen outside of DCHS, you will need to have a referral from DCHS. Without this referral, your visits will automatically be considered out-of-network, causing you to have to pay higher out-of-pocket expenses, whether the provider participates with Cigna OAP or not. Outside of the Hanover, NH area, no referral is needed. Please see page 44 of the DSGHP Plan Document for a list of towns considered in the Hanover, NH area.

Is there dental or vision coverage under the DSGHP?

- Dental
  - There is no dental coverage for a student age 19 and above, aside from dental work needed due to an accident or injury.
  - Students and enrolled dependents under the age of 19 are eligible for the Pediatric Dental benefits. Please see pages 32 and 34 of the Plan Document for coverage information.
- Vision
  - There is limited vision coverage. Students and enrolled dependents age 19 and over have coverage for one vision exam every two years at an in-network doctor. Students and enrolled dependents under the age of 19 are eligible for one vision exam every year, as well as Pediatric Vision coverage (see pages 32-34 of the Plan Document for details).

Can I keep my current insurance plan and enroll in the DSGHP?

- Yes. When covered by DSGHP and another plan, DSGHP will be your primary and the other your secondary. You will need to provide both DSGHP and the other information to the provider’s office when going to an appointment and let them know that DSGHP is your primary coverage.

How are Cigna OAP, Wellfleet, Gallagher, and DSGHP related?

- Cigna OAP
  - DSGHP has purchased the rights to use this network of doctors/providers to help keep your out-of-pocket costs down. Cigna's role is to "reprice" claims by applying the in-network discounts, for those applicable, and then sends the claim to Wellfleet for processing.
  
- Wellfleet
  - DSGHPs claims administrator. Wellfleet processes all of DSGHP claims, and sends out payments to providers and students, on applicable claims.
  
- Gallagher Student Health
  - The College has contracted with Gallagher Student Health to process and audit all waivers to be sure that the insurance being entered is valid and meets Dartmouth's requirements to waive.