

Mercer University Student Health Insurance (MUSHIP)

Appeal Guidelines-Semester Insurance Charge

Like most universities, Mercer requires all students to have health insurance coverage that meets PPACA federal guidelines. The cost of a Mercer sponsored health plan is posted to all student's accounts, **prior to the start** of each semester. If students have their own coverage and do not need the coverage offered through the university, it is the responsibility of the student to complete an online waiver, providing proof of their coverage by the stated deadline. **Information including the minimum level of coverage needed to waive, and instructions on how to complete that waiver process (along with the waiver deadline) is listed on the Bursar's website. Once the individual waiver is approved by the deadline, the insurance charge is credited back to the student's account.**

Mercer's guidelines state that it is the responsibility of all students to monitor their Mercer e-mail account, as well as tuition payment notices. **Failure to (1) read your Mercer e-mail, (2) respond to overdue payment notices, or (3) monitor your tuition payment; is not justification for removing the charge for insurance. Forgetting to complete the waiver and/or, finding an e-mail in your junk/spam folder after the deadline is not justification for removing the charge.** Additionally, Mercer maintains records of all the e-mails sent to students.

A courtesy reminder is e-mailed to all student's Mercer e-mail account, as well as to their secondary e-mail account, **one week prior to the waiver deadline** each term. Students are also e-mailed notifications of unpaid balances on their account by the Bursar's office and these balances include the cost of the insurance premium.

Very soon after the deadline, Mercer creates a roster of those students who did not complete the waiver by the deadline and those students are immediately covered by the policy provided by Mercer University. Mercer funds the Plan through these premium contributions.

Once the roster has been finalized and Mercer has funded the Plan, the charge for insurance cannot be removed. The Third-Party Administrator, CMRG, will not issue individual refunds. **Because this expense is not refundable, it is the responsibility of the student to pay for the cost of the coverage.**

Students may be offered a one-time waiver exception if requested prior to the start of the next Waiver Period. Only those appeals with proof of active coverage will be considered. **If a waiver was denied based on incorrect information provided, students are responsible for providing correct information by the stated waiver deadline.** Failure to respond to a request from CMRG for additional information does not constitute grounds for an appeal.

Please send appeals to studentplan@corehealthbenefits.com. Please do not call as appeals must be in writing, via e-mail and with a copy of your active insurance id card to show proof of insurance. Include your full name, Mercer Student ID #, date of birth, and a copy of the front and back of your current insurance id card in your appeal. You will be notified in writing via email if you qualify for a one-time waiver exception.