FREQUENTLY ASKED QUESTIONS

University Health Services is introducing coverage changes to Student Health Program members to include a new IVF benefit.

What is the Student Health Program and who can receive coverage?

The Student Health Program is a health insurance plan administered by EHP that provides coverage to graduate and medical students in the Johns Hopkins University schools of medicine, nursing and public health, house staff and university postdoctoral fellows and their dependents who enroll in the plan.

What is the IVF benefit?

The IVF benefit will provide a $20,000 lifetime maximum at 50 percent coverage with a $1,500 deductible.

What other changes will be made to the Student Health Program?

Some out-of-pocket plan costs will increase as follows:

- The annual deductible will increase from $100 to $150 for an individual and from $300 to $450 for a family.
- Pharmacy 30-day copays will increase by $5, to $15 for a generic drug, to $25 for a preferred brand drug and to $40 for a non-preferred brand drug.
- A $50 copay will be added for Emergency Department visits if a plan member is not admitted as an inpatient. If the member is admitted, the copay will be waived.

When will the IVF benefit and the other changes to the plan take effect?

We are hopeful that the changes will occur early in the 2017-18 academic year, but we are unable to predict a specific date. Making benefit changes to the plan requires approval by federal and state regulatory agencies. The current plan will remain in effect until such approval has been received.

How were these changes approved?

The changes were approved by the University Health Services Advisory Board, which includes administrative leadership from the schools of medicine, nursing and public health and The Johns Hopkins Hospital.

How will the IVF benefit work?

We will share more details in the upcoming weeks.

Will plan premiums increase?

The premiums will rise by just 0.6 percent over the current cost. This translates to a $2 per month increase for an individual member, a $5 per month increase for two people and a $6 per month increase for family coverage.

When will the premiums increase?

Insurance premiums will increase on July 1, 2017, at the start of the new plan year.