SHP-M Plan Overview

SHP-M is designed to provide you with platinum-level coverage at an affordable price. The coverage you receive with SHP-M meets or exceeds Cornell’s health insurance requirements.

**About SHP-M**
Cornell University Student Health Plan-Medicaid (SHP–M) is designed to provide Cornell students enrolled in New York State Medicaid with comprehensive medical and mental health care. It offers you all of the benefits of Cornell’s Student Health Plan (SHP), which has proven successful for students in Ithaca and wherever they travel. However, its cost-sharing structure (e.g., co-pays and coinsurance) resembles Medicaid cost-sharing. For more information about the plan and its benefits see: www.studenthealthbenefits.cornell.edu/SHP-M.

**How much does it cost?**
SHP-M is designed to coordinate with Medicaid. Therefore, in many cases, plan members will experience little to no cost-sharing for quality medical and mental health services.

- The cost of your premium for SHP-M is paid for by the New York State Department of Health.
- The amount of cost-sharing you will be responsible for varies depending on the providers you access (see below).

**Two insurance cards, working together**
Students on SHP-M are enrolled in two health insurance plans at the same time. As a result, you will be issued two cards, a Medicaid Benefit card and a SHP-M insurance card. The two plans work together to offer coverage no matter the circumstance or where you are.

### Coverage for Services Outside of Gannett Health Services

<table>
<thead>
<tr>
<th>Provider Location</th>
<th>In-Area</th>
<th>Out-of-Area</th>
</tr>
</thead>
</table>
| Aetna: YES        | Services covered in full | • Aetna covers 80% *  
| Fee for Service Medicaid: YES |  
| Aetna: NO        | Services covered in full | • Aetna covers 80% *  
| Fee for Service Medicaid: NO | • Member responsible for the remaining 20% |
| Aetna: NO        |  
| Fee for Service Medicaid: YES | • Aetna pays 70% *  
| • Medicaid provides wrap-around coverage for the remaining 30% | • Aetna covers 70% *  
| Aetna: NO        |  
| Fee for Service Medicaid: NO | • Aetna pays 70% *  
| • Member responsible for the remaining 30% | • Member responsible for the remaining 30% |

* after applicable copay and deductible

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**CARDS:** If you are currently enrolled in Medicaid, a Common Benefit Identification Card (CIBC) should have been issued to you already. If you are new to Medicaid, then one will arrive shortly after your case is opened.

You may print a copy of your SHP-M card directly from the Aetna Student Health website: www.aetnastudenthealth.com. (If you need assistance, please contact the Office of Student Health Benefits.) Present your ID cards any time you access a health care provider to facilitate prompt payment of your claims.

**COVERAGE:** This program will start on August 1, 2016 and end on July 31, 2017. You SHP-M start date may vary depending on your current plan enrollment end date. Therefore, your coverage under SHP-M may begin after 8/1/2016. Once your enrollment starts:

- **with a provider at Gannett or elsewhere in the Ithaca Area:** Covered services are provided in full.
- **with a provider outside of Ithaca who participates with FFS Medicaid:** Covered services are provided in full. You will need to present both your Medicaid Benefit Card and your SHP-M insurance card to receive full coverage.
- **with a provider outside of Ithaca who does not participate with FFS Medicaid:** You will be covered by the SHP-M portion of the plan, but may be responsible for some cost-sharing. See the Certificate of Coverage for more information: www.aetnastudenthealth.com. To avoid co-pays other than Medicaid co-pays, you should use an Aetna SHP-M provider who also accepts Medicaid.

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For more information visit studenthealthbenefits.cornell.edu  
phone 607.255.6363  
4/4/16
NEW ENROLLEES: A special note about Managed Care Medicaid

If you are joining SHP-M and are currently enrolled in a Medicaid Managed Care Plan (e.g., Fidelis, Empire, HP), you will be disenrolled from that managed care plan and receive “Fee for Service Medicaid” or “regular Medicaid.” Your Medicaid managed care plan will send you a letter of disenrollment.

Recertification and Renewal

Like other Cornell student health insurance plans, enrollment in SHP-M is renewed annually in June and July. The good news is that once you’re enrolled in SHP-M, you can ignore other messages about enrolling in or waiving SHP. However, in order to remain enrolled in SHP-M, you will need to stay current with your enrollment in Medicaid. This means you will need to “re-certify” your Medicaid every year on the anniversary of the date you initially enrolled in Medicaid (your “recertification date”).

If you do not re-certify and cannot demonstrate that you have found alternate insurance coverage that meets Cornell’s requirements for minimal essential coverage by your recertification date, you will be automatically enrolled in Cornell’s Student Health Plan (SHP) and will be responsible for the premium, prorated to correspond to the day you are enrolled. If your Medicaid case closes temporarily, you will be responsible for the prorated premium for the months in which you were not enrolled in Medicaid but enrolled in SHP-M.

SHP-M resources

- Cornell University Office of Student Health Benefits
  studenthealthbenefits.cornell.edu
  shp-medicaid@cornell.edu
  607.255.6363

- Gannett Health Services
  www.gannett.cornell.edu; 607.255.5155
  • Billing Office: 607.255.7492
  • Referrals Office: 607.254.7409

- NY State Medicaid
  www.health.ny.gov/health_care/medicaid
  800.541.2831

- Aetna Student Health
  www.aetnastudenthealth.com; 800.859.8475