

# Q&A: Discontinued SHP Plus Coverage and Alternative Plan Options

- **What was SHP Plus?**

One of two student health insurance plans offered by Cornell, [Student Health Plan Plus \(SHP Plus\)](#), which will end June 30, 2023, provided portable health, adult dental and vision coverage to students residing in New York state who were actively enrolled in New York State Medicaid. SHP Plus members accessed the [same Aetna provider network and benefit items](#) as traditional Student Health Plan members without the additional expense of premiums, co-pays and/or co-insurance.

- **Why is SHP Plus being discontinued?**

SHP Plus formed nearly a decade ago as a pilot program offered in partnership between the New York State Department of Health (NYSDOH) and Cornell University to support Medicaid-eligible students with no-cost health coverage. NYSDOH provided \$2M annually to fund the pilot program.

Budget constraints have caused the state to streamline its managed care vendors and products. NYSDOH decided to end its partnership with Cornell, sunsetting the SHP Plus program June 30, 2023. Per NY state law, any insurance product can be discontinued at any time, and the insurer must pay for claims for 30 days upon announcement of the discontinuance.

- **What options are available to Cornell students enrolled in SHP Plus? Can they still access health insurance at no cost?**

Cornell students on SHP Plus will not lose health care coverage. These students—378 returning students and 69 newly matriculated students who had expressed an interest in SHP Plus enrollment—are already enrolled in regular NYS Medicaid. With a Medicaid Managed Care (MMC) plan in place (options listed below), students will continue to receive the same coverage, such as medical, adult dental and vision, mental health office visits and immunizations, with Medicaid as they did on SHP Plus. However, their care options will likely differ depending on which alternative plan they select and on the providers in Tompkins County who accept that MMC plan. In a typical academic year, approximately 250 students eligible for SHP Plus opt out of the program for an MMC plan.

- **What do impacted students need to do next, and when?**

To ensure there is no gap in coverage, students actively enrolled in SHP Plus may choose from the following options:

1. Enroll in a Medicaid Managed Care (MMC) Plan that provides coverage in Tompkins County (or another qualifying insurance plan); or
2. Enroll in Cornell's traditional [Student Health Plan](#), which provides comprehensive, portable care nationwide. However, SHP will have additional costs for annual premium and co-pays and co-insurance that are not covered by financial aid but can be covered with a loan.

(As a reminder, students must waive or cancel SHP if enrolling in MMC or have qualifying alternate insurance.)

If students opt for Option 1 above, they will need to choose one of the two local Medicaid Managed Care (MMC) programs—Fidelis Care or Molina—using the NY State of Health marketplace. Students access their personal portal through [www.nystateofhealth.ny.gov](http://www.nystateofhealth.ny.gov) or by calling the NYSDOH help line at 855-355-5777.

After enrolling in a Tompkins County MMC between July 1 – July 31, students must fill out their intention to [waive Cornell’s SHP plan](#), so they are not auto-enrolled in a program that comes with a cost.

To support students who may face a gap in coverage, Cornell will provide funding for SHP, which has co-pays and co-insurance but the same Aetna network as SHP Plus, to extend coverage to existing SHP Plus members for the month of July. This allows students additional time to complete their MMC enrollment and continue to use the Aetna network they are familiar with during this transition. Those who enroll in an MMC by July 15 will have MMC coverage by August 1. Enrollment in an MMC occurs by rolling admission; students should not wait for the fall semester to begin this process. Students without an MMC on September 1 will be auto-enrolled to SHP.

<b>Enroll in MMC by:</b>	<b>Coverage Date:</b>	<b>Last Date to waive SHP:</b>
July 15	August 1	July 31
August 15	September 1	Not eligible to waive; can only cancel SHP

- **How might a student’s experience of health care change under these alternatives?**

A Medicaid Managed Care plan works best for primary care services. Students will/should not experience any change in treatment and services they seek and receive at Cornell Health.

Obtaining specialty care and dental care can be more difficult on an MMC, especially in Tompkins County due to a limited number of providers who accept Medicaid, which is a common challenge in rural areas which experience reduced access for any insurance product.

Cornell is committed to supporting students who experience any such challenges and making their access to health care as seamless as possible. Cornell Health provides primary care services, and some specialty care services. Cornell Health also offers short-term mental health services. Students on a MMC can receive these services at Cornell Health for no cost with the copay waiver program.

NY State Medicaid plans use a variety of “pharmacy benefit managers” and Cornell Health’s pharmacy is already in network with some of them currently. Current students covered by Medicaid should check with the Cornell Health pharmacy to see if they are in network with the student’s plan. If the Cornell Health pharmacy is not in network, then students must have their prescriptions filled at another local or national pharmacy chain, such as Walgreens, CVS, or Wegmans. In these situations, the Cornell Health pharmacy and providers will help the student navigate options. Cornell Health is working to expand its participation with additional NY State Medicaid pharmacy benefit managers and updates will be available at the start of fall semester.

- **What’s the difference between an MMC and SHP Plus?**

SHP Plus was a highly portable plan—with in-network care available nearly anywhere in the United States—which is different from an MMC. An MMC has a smaller, regional network, and may be county specific. Fidelis Care has a larger network than Molina; while both operate in

New York state and in Tompkins County, they have different participation rates across counties statewide.

- **Does Cornell Health participate with Medicaid?**

Not currently, but they are actively working to become an in-network provider with New York State Medicaid, and plan to update students before the start of the fall 2023 semester. They are also committed to helping students work through finding providers for needed services.

All registered students can use Cornell Health's services, no matter what insurance they have. Many services are already covered (for low or no cost) by the university's [Student Health Fee](#), when they aren't covered by the student's primary insurance. Students can also apply for a co-pay waiver program for services received at Cornell Health.

Until Cornell Health becomes an in-network provider with Medicaid, students will experience some complexities when they need care that is not covered by the Student Health Fee (e.g., immunizations, prescription medications, certain labs, or specialized tests or services such as mental health treatment, allergy/asthma, dermatology, or dental care). Cornell Health will work with students who need those services to prevent them from incurring out-of-pocket costs.

- **How will students currently receiving SHP Plus access new providers?**

The medical and counseling providers at Cornell Health understand the impact of financial stresses on students. For students currently covered by SHP Plus and seeing providers in the Ithaca community, if their current provider doesn't accept Medicaid, Cornell Health staff can help them get connected to other providers who do participate. The Student Health Benefits Office also understands these stressors and is also supporting students through informational webinars and support with understanding their coverage options and enrolling in health plans.