

NNU SHIP Appeal Process: Request for Consideration of Pro-rated Reimbursement after Health Insurance Waiver deadline.

- ***Before*** any appeal for consideration of pro-rated reimbursement can be considered, a signed and completed waiver must be submitted. The student will receive either a hard-copy receipt or an e-mail notification, confirming that the waiver has been received. **KEEP THE RECEIPT!! IT MAY PROVE HELPFUL IN APPEAL.**
- All appeals must be made in writing and submitted to the Wellness Center for committee review for consideration. The student will receive either a hard-copy receipt or an e-mail notification confirming that the waiver has been received. **KEEP THE RECEIPT!! IT MAY PROVE HELPFUL IN APPEAL.**
- Any appeal submitted after the close of Mid-Term Exams ***WILL NOT*** be processed for fall {the only exception is a Qualifying Life Event – the establishment of a different acceptable insurance coverage}. However, waivers for Spring Semester will be accepted up until the start of classes in January.
- A committee approved appeal only guarantees the Wellness Center will forward the request for pro-rated reimbursement to the insurance carrier.
- No request for reimbursement will be sent to the insurance carrier without committee approval of appeal.

Appeal Considerations:

- Any Qualifying Life Event such as the obtaining of other acceptable insurance coverage may qualify the student for consideration of pro-rated reimbursement. Only written appeals for pro-rated insurance will be considered for review.
- Once the appeal is received the Committee then has two weeks to review and respond to the request. The student will be informed by e-mail and campus mail regarding the Committee's decision.
- The committee is willing to consider the possibility of clerical errors and will review any evidence supporting this possibility provided by the student. Examples of such are listed below:
 - A) Student's email address was entered incorrectly (email is preferred form of communication on campus between students, faculty, staff, and administration).
 - B) The student submitted a waiver and has receipt verification.
- The committee is NOT willing to consider any of the following as viable reasons for appeal approval:
 - A) The student lost their waiver.
 - B) The student is confident that he/she gave a waiver to the Wellness Center but has no copy of a receipt of verification.
 - C) If we can show that several attempts were made to notify every student of the opportunity to waive out of the insurance fee, and we can show that at least one attempt successfully reached the student, no appeal will be granted.
 - D) A lack of parental knowledge of the waiver. Though we attempt to generically inform parents of the need for a waiver via the Parent's Newsletter from Student Life, federal law prohibits us from discussing with parents anything regarding a student's personal financial information.

Student's Responsibility:

- In a written letter addressed to the Appeals Committee for Health Insurance Waiver, please address the following:
 - A) Is this a Qualifying Life Event? If so, please explain what this Qualifying Life Event is and the new insurance that has been obtained along with the signed completed waiver.
 - B) If this is not a Qualifying Life Event, then please provide a response to each of the following:
 - Please provide us with a copy of the receipt (hard-copy or email) we gave you when you submitted your waiver, or state why you do not have one.
 - Please provide us with your complete NNU-email address. No less than one email per week is sent to every student during the first three weeks of classes. These do not include emails from Admissions listed below.
 - Do you have a functioning computer for obtaining your campus email? If not, how are you receiving information from your professors, Student Life staff and other NNU communications? If not, why have you not used computers on campus, at home, or in other public areas to log-in to get your emails?
 - Did you attend a Jump-Start Session or New Student Orientation? If not, why not? If you did but did not stop by the Wellness Center table to find out about the waiver, why not?
 - Did you receive your Course and Fee statements from the Business Office? If so, explain how you missed the statement at the bottom of the statement informing you of this fee being on your account earlier in the semester.
 - If you are a new student, transfer student, or readmitting student, did you receive emails from Admissions Counselors? Please let us know if you did not so we can confirm this avenue of information failed to notify you.
 - Did you ever receive a pop-up notice on the Portal requesting confirmation of “I understand” the need to submit a waiver? Did you sign it confirming that you understood the importance of this issue, its meaning, and that if you didn’t understand the importance of the waiver you needed to discuss this with the Wellness Center?
 - Do you receive mail on campus, live on campus, use the Learning Commons, or eat at the DEX? If so, explain how you missed fliers approved by Student Life placed in your dorm, at the Brandt Center, at the Learning Commons, Wiley Learning Center and in the Student Union building.
 - Do either of your parents, or guardians, receive the Parent’s Newsletter? Twice a year an announcement about the Student Health Insurance Plan and the need for a waiver is place in this Newsletter.