



August 11, 2016

Over the last several years, the Affordable Care Act has changed the landscape of insurance nationally, and Tulane University has seen an increase in the number of students without adequate coverage. The Tulane policy on student health insurance has been in place for many years, with the criteria that students have access to both emergency and non-emergency care in New Orleans. This is not a new policy and was not changed this year, but was put into place to assure that our students, many of which whom come from more than 500 miles from home, have access to care in the New Orleans area.

In past years, we have been lenient in the waiver process, which resulted in students being underinsured and often unable to access local care when needed. We made the decision to move to a new, more thorough waiver system to assure the existing University policy was being followed, thus reducing the number of students who were underinsured. We feel it important that our students have access to care when needed and that there be no barriers.

This year, we began using the online [Gallagher waiver system](#) to assure that fidelity to our waiver requirements were met and that we would not have students with extremely limited or no access to care. The criteria for our health insurance requirement was designed to assure that Tulane students have access to care at a level the University believes is necessary for their health and safety. If you have questions about the waiver system, you may call Gallagher directly at 844-484-0090.

We understand there is frustration with this change in the waiver process and that your plan may not meet the waiver requirements, despite receiving a pass in previous years. However, the health insurance requirements have not changed, they were not designed to penalize any student, and it is in place to assure that Tulane students have access to care when needed. We do not require you to purchase the Tulane Student Health Insurance Plan (SHIP), but that you have a plan that (1) meets the requirements or (2) provides documentation that it will meet the [waiver requirements listed online here](#).

We are happy to have our manger of insurance work with you to gather additional documentation if that would be helpful. You can contact her, Shone Scretchings, at 504-865-5256 or by email at healthins@tulane.edu.

Please feel free to share issues that you have with the waiver process, as Gallagher is a new service and we want to improve the process and make sure they are treating our families with the best possible customer service. You can email customer services issues regarding the waiver system to covered@tulane.edu.