

Idaho State University

SHIP Appeals Process/Policy

Students have the right to appeal denials of their Student Health Insurance Plan waiver applications. The decision to approve or deny the appeal will be based on the following conditions:

- Extenuating circumstances make it impossible for them to comply with the policy or requirement.
- An undue hardship would result from a strict application or interpretation of the policy or requirement.

However, the extenuating circumstances must be beyond the student's control and the undue hardship must be a condition far more serious than simple inconvenience. Documentation will be required and the timeliness of the appeal will be taken into consideration. It is important to remember that it is extremely rare for an appeal to be approved solely on the basis of potential repercussions resulting from the enforcement of a particular policy or deadline date. Rather, appeals are approved on the basis of the severity of the extenuating circumstance that prevented the student from following University deadlines or policies.

SHIP appeals are administered through the SHIP office. "Petition to Appeal SHIP Fee" forms can be found at <http://www.isu.edu/stuhlth/insurance>. Appeals are accepted only for the fees assessed in a current semester. Appeals can not be filed for fees from previous semesters.

One time automatic approval

Students who file an appeal after the end of the 10th day of the semester and before the first 31 days of classes and are determined to have valid and continuous insurance coverage per university policy are approved (coverage must begin on or before the 10th day of the semester.) This automatic appeals approval is a one time exception for students. The contracted claims administrator for the SHIP program will refund the University for the Premiums of those waivers approved following these guidelines.

Automatic denial

Students who file appeals for previous semesters will be automatically denied as waivers will only be considered for the current semester. Students who file appeals that have used the health insurance coverage will also be automatically denied.

Appeals committee review

All appeals that don't fall in the automatic approval/denial requirements will be considered by the SHIP appeals committee members on a case by case basis. This committee provides a process for students to appeal any health insurance related decision or concern (i.e. SHIP enrollment eligibility, waiver approval/denial, student account balance).

No member of the Committee with any personal conflict of interest in a particular appeal shall participate in the determination of that appeal.

The appeals committee will meet as needed to review appeals on each _____ at _____. The SHIP office will provide to the appeals committee:

- The original waiver submitted if applicable.
- The reason for the denial of the original waiver if applicable.
- The Petition to Appeal SHIP fee as submitted by the student.
- Any history of waiver submissions.
- Data on if claims have been filed on the plan by the student.
- Records of any prior communications with the student.

If the appeals committee approves an appeal, the SHIP office will share a copy of the approval and request a refund from the contracted claims administrator. Appeals are final and with no further review. Late fees will be assessed to the student as indicated by the appeals committee.