

Students denied enrollment into or waiver out of NIU student insurance by the Student Insurance office may appeal in writing to the Student Insurance Appeals committee. The Appeals committee consists of three voting members: two faculty/staff members and one student. The Student Insurance supervisor serves in an ex-officio capacity on the committee.

### APPEALS INSTRUCTIONS

#### Appeal for enrollment:

1. Appeal requests must be received in the Student Insurance office no later than February 29, 2012.
2. The student must submit a letter explaining the extenuating circumstances that prevented the student from enrolling during open enrollment (December 9, 2011 – January 31, 2012).
3. The Appeal must be accompanied by a completed student insurance enrollment form.
4. If the appeal for enrollment is approved, the effective date of coverage will be determined by policy. The fee will not be pro-rated. The student will be responsible for the entire semester fee regardless of the starting date of coverage.

#### Appeal for Waiver:

1. Appeals will not be heard for students that have claims paid or pending for this insurance period.
2. Appeal requests must be received in the Student Insurance office no later than February 29, 2012.
3. The student must submit a letter explaining the extenuating circumstances that prevented the student from complying with the published deadline date to waive the NIU insurance (December 9, 2011 – January 31, 2012). If the letter is written by someone other than the student, the letter must be signed by the student along with the signature and relationship to the student of the letter's author. If the student does not sign the letter, the letter will not be accepted & the appeal not heard.
4. The Appeal must be accompanied by evidence of continuous health insurance coverage from the beginning date of the semester policy term – January 1, 2012. Contact your insurance carrier or employer for a Letter of Creditable Coverage. An insurance ID card is not considered proof of other coverage.
5. All approved appeals for waivers are retroactive to the beginning date of coverage for the policy term – January 1, 2012. If approved, the student will receive a full refund of the fee and will have no coverage at all for the entire policy term.

READ THE ENTIRE AUTHORIZATION STATEMENT BELOW, SIGN WHERE INDICATED AND RETURN THIS FORM WITH ALL REQUIRED INFORMATION TO THE STUDENT INSURANCE OFFICE, HEALTH SERVICES BUILDING, ROOM 201.

**AUTHORIZATION STATEMENT:** By signing this form, I agree to allow the Student Insurance Appeals committee to review my relevant student records to ascertain the disposition of my appeal. Such records may include class registration records, tuition records, claims and enrollment records and other records the Committee deems relevant to adjudicate my appeal. I agree to the Terms and Conditions noted above and I understand that information discussed by the Committee pertaining to my appeal will be held confidential as required.

I understand and agree that the decision of the Appeals Committee is final and binding.

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Signature  
(Parent signature NOT accepted unless the student is under age 18)

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Date

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Z-ID#

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Student Mailing Address

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City, State, Zip

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Phone #

## The reason for Student Insurance

The University requires that all students registered for 9 or more on-campus semester hours and all International students have adequate health insurance while attending NIU. Therefore, students are automatically covered and charged the fee for medical insurance on their tuition account.

## Why is there a deadline to cancel the insurance?

The University is obligated by contract with an insurance vendor to provide a roster of all insured students under the plan. This roster must be submitted at the beginning of the semester to assure that claims are paid in a timely manner. The roster cannot be submitted until after an established cancellation deadline, so that we can determine which students should be covered by the plan and exclude the students who have declined coverage by completing the on-line waiver process.

## Where is information about the deadline published?

Procedures and deadlines for cancellation are published in a timely and public manner. Information is included in the Undergraduate and Graduate catalogs, in the Semester Schedule of Classes booklet, handed out at Orientation programs, included in ads in the Northern Star and listed on the Student Insurance website.

## How do I file appeal to cancel my insurance?

Filing an appeal is not a guarantee that the insurance fee will be removed from your tuition account. When you file an appeal, you must fill out the appeal form, provide a credible coverage letter from your health insurance company which furnishes proof of coverage and then write a letter to the appeal committee explaining the extenuating circumstance that prevented you from cancelling your insurance within the required time frames.

These three documents then go to the Appeals Board which will review them and make a decision on whether or not you will be allowed to cancel the insurance. Their decision is final and binding.