

Frequently asked questions about the Student Health Insurance at Xavier University

***How do I know if my current insurance is in-network at Xavier?**

Individuals should look up “G. Stephen Cleves” under “find a doctor” on their insurance provider’s website. If he is in-network, all of the providers at our clinic are in network.

***I already have insurance, what should I do?**

Easy! Visit the [AHP website](#) to complete the hard waiver online. Make sure you are submitting your current health insurance policy for verification. You will be required to upload the front and back side of your insurance card as part of the process. The website is easy to navigate, and can be done from a cell phone, tablet, or computer. All communications about your waiver will be sent to your Xavier email address, so monitor it closely for communications from AHP.

***I tried to log in the account at AHP, but it does not recognize me. Help?**

Student must be registered as a full-time undergraduate student (registered for 12 or more credit hours) to be able to waive out of the insurance. If they meet this criteria, they will log in with their 9-digit XU student ID number – including the 3 zero’s at the front, as the username. Their password is their 8-digit date of birth (mmddyyyy).

***I submitted my waiver, but the charge is still on my account – when will it be removed?**

Once you submit your waiver, it will go through a verification process at AHP. This process could take up to 5-7 business days. Students must watch their XU email for information from AHP that will either identify verification of the submitted policy, or ask for more information. Once you have received verified status, the charge will fall off the bursar account within the week.

***I am a graduate student at Xavier. May I enroll in the plan?**

Absolutely! Graduate students and any dependents (if applicable) are eligible for the health insurance offered through Xavier. This process IS NOT automated, and interested students should complete the form specific to graduate students which is available at the [AHP website](#). Graduate students may either pay AHP directly for the premium, or check the box which applies the premium to the bursar account. These students will then fax their form to 1-855-858-1964.

***I am an ASBN student at Xavier. What do I need to do/know?**

ASBN students have attributes attached to their registration that complicate whether or not they are charged automatically for the health insurance. In short, if you notice that your bursar account was charged for the health insurance, then you are required to either submit the waiver online at the [AHP website](#), or accept the plan offered by Xavier.

***I am an International Student – what is required of me?**

All International students are required to accept the policy offered through Xavier, unless they are here on a sponsorship through their government, or with a Health Insurance policy through a US based

employer that is approved under the Affordable Care Act. International students should accept the insurance policy at the [AHP website](#).

***I want the student health insurance – how do I sign up?**

Great! Visit the AHP website, click the enroll tab, log in, and place your initials in the box to confirm your request. It's that easy.

***Are Vision & Dental included in the plan offered through Xavier?**

As with most insurance policies, vision and dental benefits are available only as add-ons to the policy. Students interested in either of these benefits will need to enroll in these add-ons as a separate step/charge, not included in the premium cost for the annual insurance, and through the carrier specifically. More information can be found on [AHP's website](#) regarding these options.

***I have my own insurance, can I still visit the health clinic at Xavier?**

Xavier University Health Services, operated by [TriHealth](#), does not turn any student away. This being said, it operates like every other provider's office, requiring students to show proof of health insurance, and pay the corresponding copayments as required by the individual's insurance policy. For emergency situations only, we encourage you to know which hospitals in the Cincinnati area are in-network with your policy in the event that you should need one. Otherwise, plan to utilize the TriHealth clinic on campus for all of your medical needs.

***Where is Xavier University Health Services located on campus?**

We are excited to have a new home in the Health United Building (HUB), as of Fall Semester 2019. Students can find us on the main floor of the HUB. Students looking for a medical appointment should call 513-745-3022, option 3, to schedule an appointment with a provider. There is an after-hours nurse hotline that can be accessed in the evenings and on weekends to answer any of your questions. Students wishing to access this number should call 513-246-7023.

***I have a Health Sharing Plan through my community, will this be accepted through the insurance waiver process?**

Students who are on a Health Sharing Plan will need to complete an extra step after the submission of the initial waiver, to reach verified status. Please watch your email for communications from AHP regarding the next step necessary for verification.

***I still have questions about health insurance. Who do I ask?**

Please send an email to sullivanm25@xavier.edu which includes your name, date of birth, and student ID number, with your question(s) to be answered. We are more than happy to assist!

*** I have questions for Medical Services regarding my health history and planning for when I am at Xavier. Who do I call?**

Contact Xavier University Health Services by calling 513-745-3022, option 3, for all medical questions.