

Dual Degree Students

Important Student Health Service and Insurance Information

If you are a dual-degree student (for example, MD-MBA or SPH-SIPA), and are transferring campuses for the upcoming academic year, there is important Student Health Service and Columbia University Student Health Insurance information that you should be aware of to avoid a gap in your insurance coverage.

1. The campus where you register during the fall term determines which Student Health Service and Aetna Student Health Insurance Plan will cover you for the entire academic year (even if you take classes on a different campus during the spring term). If you are at CUMC in the fall, you will remain enrolled there for the spring. Students enrolled on the Morningside campus for the fall will remain there for the spring.
2. If you waive the insurance in the fall, the waiver also continues for the entire academic year, regardless of any change in campus.
3. Even though the insurance plan is annual, the premium (and required Student Health Service enrollment fee) is **assessed per semester**; this does not mean you can change plans mid-year! Check your bill to be sure the correct campus fees have been charged, and contact us if they have not.
4. Both campuses offers two levels of coverage for the Columbia University Student Health Insurance Plan. You may select whether to enroll in the 90 Plan or the 100 Plan on the respective campus health service website. If you make no selection by the enrollment deadline of September 30, you will be enrolled in the 90 Plan for the full academic year.
5. **Referrals for medical conditions must be renewed each insurance year.** If you will be enrolling on the Morningside campus, please schedule an appointment with your assigned Primary Care provider at Health Services at Columbia to determine if a referral for continued care is indicated. Appointments may be scheduled online or by telephone at 212-854-7426. When you change plans, referrals for mental health conditions will also need to be re-issued for continuing treatment by calling Counseling and Psychological Services at 212 854-2878. To make an appointment at CUMC, call 212-305-3400, press 1.
6. The “preferred provider network” or vendors vary based on campus location. If you will be moving to the Morningside campus, be sure to check which providers are preferred (for example, Westside Radiology for imaging services, and off campus mental health clinicians) to insure you receive maximum benefit under your insurance coverage.
7. If you believe that because of extenuating medical circumstances you should be exempt from this policy, please contact the insurance office to discuss.