Frequently Asked Questions

I. Enrollment Questions

1) Why is United Health Care selected as the university-sponsored insurance? How is the price set, and why are there different rates for undergraduate, graduate, and part-time students?

Kean University, as well as the other state schools, has contracted with this insurance as part of a consortium represented by First Risk Advisors. First Risk Advisors and United Health Care negotiate the price and benefits.

2) What does United Health Care cover/How can I learn about benefits/Is Kean University the insurance company?

Kean University is not the insurance company. The carrier is United Health Care. You can review United Health Care’s policy by going to www.firststudent.com, clicking your school under the “Find Your School” drop-down menu, and clicking “Review Brochures.” You can also call them at 1-800-505-4160 for any further questions about benefits or claims.

3) How do I enroll in the insurance, and when will I receive my card?

Full-time students (12 or more undergraduate credits; 9 or more graduate credits) can enroll through two ways:

   1. Go to www.firststudent.com, click your school under the “Find Your School” drop-down menu, click on the “Enroll Now” button and then follow the instructions
   2. You are automatically enrolled and will receive your card in the mail weeks after the waiver deadline.

4) I’m a part-time student – can I still enroll in the insurance?

Yes, there are enrollment periods. Students with a fall start have until 9/30, and students with a spring start have until 2/28. If you wish self-enroll, follow these instructions:

   2. Click your school under the “Find Your School” drop-down menu near the top of the page.
   3. Click “Enroll Now” located on the left-hand side of the page.
   4. Click “Voluntary Students.”
5. Under “Enrollment Instructions,” click “Click Here,” or follow the instructions on how to enroll by mail.

5) I waived the insurance but now I want it -- what should I do?

As per United Health Care’s website: If you have previously waived out of the insurance and would like to enroll, or if your non-school sponsored coverage is being terminated and you are now looking to enroll in the Student Injury & Sickness plan, please CLICK HERE to contact us.

6) I am a full-time student and want the insurance -- why wasn't I automatically enrolled?

Full-time status is 12 or more undergraduate credits or nine or more graduate credits. If you are full-time, verify if you were enrolled by double-checking your bill from Student Accounting. If the fee is not there, then contact Student Accounting (Administration Building, 3rd floor; 908-737-3240). You can also enroll by completing the following: Go to www.firststudent.com, click your school under the “Find Your School” drop-down menu, click on the “Enroll Now” button and then follow the instructions.

7) I'm a full-time student, don't have insurance, and don't want the university-sponsored insurance -- why am I being enrolled and charged for it?

State law mandates that all full-time students have insurance.

8) Do clinical or internship hours count toward being a full-time student to automatically receive the insurance?

No. The insurance relates only to credit hours. For example, if your class is six credits (or less than full-time status), then you are not automatically enrolled. You can still enroll as a part-time by completing the following:

2. Click your school under the “Find Your School” drop-down menu near the top of the page.
3. Click “Enroll Now” located on the left-hand side of the page.
4. Click “Voluntary Students.”
5. Under “Enrollment Instructions,” click “Click Here,” or follow the instructions on how to enroll by mail.
9) I take classes at UMDNJ and Kean University – do the combined credits make me eligible for the university-sponsored insurance?

Yes, there is a contract between UMDNJ and Kean University, so all of your credits can be combined to reach full-time status. To enroll, go to www.firststudent.com, click your school under the “Find Your School” drop-down menu, click on the “Enroll Now” button and then follow the instructions. If you are not in United Health Care’s database as a full-time student, then contact Student Accounting to add the insurance fee to your account.

II. Waiver Questions

1) I was automatically enrolled in the student health insurance plan, but I already have health insurance. How do I waive it?

Go to www.firststudent.com, click your school under the “Find Your School” drop-down menu, click on the “Waive Your School’s Insurance” button, and then follow the instructions.

2) Can I submit my insurance card to an office at Kean or KeanWISE to waive the insurance?

No. The only way to waive the insurance fee is through United Health Care.

3) I receive the following message while trying to log into the waiver/enrollment page: “We were unable to find a student record for the submitted information. Please check your information and try again, or contact your school administrator.” What should I do?

- If you are a part-time student, only full-time students can waive the insurance, so the system won’t recognize you. If you become full-time, then Computer Services will update the waiver-system with your information. Waiving the insurance only applies to full-time students, so only full-time students can waive it.
- If it’s the spring semester and you waived it in the fall, you do not need to do so again until the following fall. If you didn’t waive it in the fall, the deadline passed September 30 and you can no longer waive it.
- Enter your six-digit student ID without the zero’s. The zero’s prevent students from logging in.
- If you became full-time within the last week, it may take Computer Services and United Health Care up to a week to update the system. Please allow a few days after becoming a full-time student to waive or enroll in it.

4) I’m a new full-time student, registered for classes over a week ago, entered my birthday/six-digit ID, the waiver-system should be available – but I still receive an error message that says that there is no record for me. What should I do?
The Office of Computer and Information Services sends lists of full-time students to the waiver site. Request that they send your information to United Health Care. You can reach Computer Services at 908-737-6000.

5) I received an insurance card in the mail/charge on my account, and it's after the waiver deadline, but I don't want the insurance -- what should I do?

Since the waiver deadline has passed, you can no longer waive the insurance. United Health Care only grants refunds to students who enter the military, so you are otherwise enrolled until the policy expires on August 14. Please note that Health Services does not handle billing issues and has neither access nor authority over billing information or refunds. Contact United Health Care for further inquiries.

6) I completed a waiver form -- why was I charged?

If you completed a waiver and still received a charge, contact Student Accounting (Administration Building, 3rd floor, 908-737-3240) with your confirmation email or confirmation page as proof of having waived the insurance, and they will adjust your tuition bill.

7) Why did I receive an insurance card/charge on my account when I'm a part-time student?

Double check your credit status and make sure that you are part-time (12 or more credits is full-time for undergraduates, and 9 or more credits is full-time for graduates). If you were full-time at the waiver deadline but withdrew from classes after that point, then you were enrolled as a full-time student. Once the waiver period closes, neither United Health Care nor the university can retroactively change the list of insurance recipients.

8) I attended class as a full-time student in the fall, it’s the spring, and I can’t waive the insurance – what should I do?

The only students who can waive the insurance in the spring are new full-time students. The state requires that all full-time students have insurance, so full-time students who attended class in the fall were required to either provide proof of insurance or enroll in the fall. If you waived it in the fall, then it is waived for the year. If you forgot to waive it, the deadline was 9/30, and you can no longer waive it.

9) After completing a waiver, I still see an insurance fee – why, and who should I contact?

Student Accounting adjusts its billing on a weekly basis, so you may have to wait about four
business days to see the adjusted tuition bill on your KeanWISE account. For billing issues, contact Student Accounting (Administration Building, 3rd floor; 908-737-3240).

10) I paid my tuition bill and then waived the insurance – how and when will I receive a refund?

If you have a zero balance on your account, then you will receive a refund check three to four weeks after the waiver deadline, or you can receive it sooner upon request by contacting Student Accounting. If you have a balance on your account, the paid insurance fee goes toward the balance.

11) I completed the waiver – did it go through?

You can verify your waiver by printing the confirmation page once you complete it. United Health Care also emails students an email confirmation to your KeanGOOGLE account. You can also check your tuition bill on your KeanWISE account to verify that Student Accounting adjusted your bill (it may take about four business days from the time that you waive the insurance for the adjustment to take place).

12) Do I need to complete the waiver every year?

Yes. Since the policy is for one-year, you must waive it every fall. If you start in the spring, then you must complete it before February 28 and then every fall before September 30.

13) When did I receive notification about the insurance fee?

- Every Undergraduate, Graduate, and Transfer Admissions’ packet contains information about the insurance requirement.
- On the tuition bill, Student Accounting places the fee on the top left-hand corner of your bill, and the back of the bill includes a reminder to waive the insurance.
- Health Services speaks at new-student registrations with reminder forms, and Transfer Admissions distributes the reminder forms.

The date that you registered affects how many notifications you received. Once a student registers for classes, he becomes an active student in the university’s system and therefore will start receiving notifications. So for example, if a student registers for the fall in June, he will receive more notifications then if he registered during add/drop in September. Below are the dates and types of notification for Fall 2012 in addition to the aforementioned information:

Further reminders from the university:

6/26/12: Email reminder
7/2/12: Postcard letter/email reminder
9/12/12: Postcard letter/email reminder

Reminders from United Health Care:
6/18/12: Email reminder
7/2/12: Email reminder
7/16/12: Email reminder
8/1/12: Letter reminder
8/6/12: Email Reminder
8/20/12: Email reminder
9/1/12: Letter reminder
9/3/12: Email Reminder
9/20/12: Email Reminder
9/21/12: Email Reminder
9/25/12: Email Reminder
9/26/12: Email Reminder
9/27/12: Email Reminder
9/28/12: Email Reminder

Maximum Notifications: 19; minimum notifications: 8

14) **Can I request to see the recipient lists from the mailings to see if my name is on it?**

No. The lists contain other student’s personal information, so it is therefore a violation of privacy laws to release it.

15) **Is charity care valid health insurance?**
No, charity care is not health insurance.

16) I waived the university-sponsored insurance – can I still use Health Services?
Yes, all students can utilize Health Services.