To better protect our students, the University contracts with QM Services, Inc. to verify students have quality health insurance while studying at Duquesne University.
QM Services, Inc. (QMS) acts as our satellite office of student health insurance.

Their health insurance advocates assist students in verifying their current health insurance coverage and/or help them enroll in the Duquesne University-sponsored UPMC health insurance policy. This Student Health Insurance Plan is also known as the SHIP.

This is a screenshot from the homepage of www.qmservicesinc.com. From this page, there are three entry points to the process.

This process must be completed prior to August 31 each year a student is an eligible student studying at Duquesne University.

This presentation documents steps involved in using the QMS website to either enroll in or waive out of the University-sponsored Student Health Insurance Policy (SHIP). There are three sections:

- Entry and Profile
- Enrollment
- Waive
QM Services is here to help!

- This tutorial is set up to help guide you through the waiver and enrollment process.

- If at any time, you need help with this waiver or enrollment process, please contact QM Services directly for assistance. **There are healthcare advocates on staff right now waiting to assist you.**

- **Call QMS** at 1-800-273-1715, Ext 2 from Monday – Friday during from 9 am to 5 pm Eastern Standard Time.

- You can also **Email QMS** at university@qmservicesinc.com. Please state that you attend DU and provide your student name and DORI number.
ENTRY AND PROFILE SECTION
Select Your School

• From this screen, users select their University name to get additional information about their student health insurance requirements, the school-sponsored health insurance plan, helpful articles about first-time health insurance purchases, and the links to enroll or waive.

• Start typing the first few letters of Duquesne University and then select the school from the drop-down list.
The main page has multiple headings on the left side...

- For more information, click on the arrow next to the corresponding info.

- Make sure to read the “Important Messages.” This area provides facts to consider concerning how different health insurance may work in Pittsburgh.
To use the QMS system to enroll or waive, users need to create a profile.

First time users click “Register.”

The Temporary ID is the student’s DORI number (found on your acceptance letter or your student account page).

The Temporary Password is the student’s date of birth.

Students will be asked to create their own unique Username and Password for future use.

After the first time, users enter their own login credentials.

Users will keep the same login credentials throughout their career in the Institution.

If anyone forgets their Username, QMS can provide this information and assist students in resetting their Passwords.
The Profile screen will pre-populate with all information transferred to QMS by Duquesne University (DU).

- Here, users can:
  - update their contact information,
  - provide additional emails and text phone numbers for reminder communications,
  - and select the preferred method of communication.

- Users access the enrollment/waiver path through their profile and completion confirmations can also be accessed through the profile.

- Users may also upload insurance cards here.
ENROLLMENT SECTION
Duquesne University requires all full-time undergraduate and qualifying graduate students to have comprehensive medical coverage in the Pittsburgh area.

ENROLL in the SHIP if your insurance plan does not meet the waiver criteria or provide comprehensive coverage in Pittsburgh.

The Duquesne SHIP, through UPMC, is effective 8/1/2020 through 7/31/2021; and the annual cost is $1,781.52. The first installment, $922.26, has been applied to your student account. The second installment will be billed in December 2020. Once you are enrolled in the SHIP, the carrier will not allow cancellations, except in the case of a Qualifying Life Event.

To enroll a dependent spouse and/or dependent child(ren), please find the Dependent Enrollment form on your school’s home page.

SHIP Policy Screen

• In general, the enrollment application takes five to six clicks to complete.

• This screen provides a policy summary and the important notice that the carrier will not allow cancellation except in the case of qualifying life event.
SHIP Enrollment Screen

• The screen is prepopulated with information provided by the University. Please update addresses if they are incorrect.

• Users may also select which address they prefer for health insurance mailings. This includes the ID card, Explanation of Benefits forms, and other communications from UPMC.

• NOTE: The school address is your student’s campus mailing address.
Enrollment Fraud Statement

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. 18 Pa C.S. A § 4117(k)(1)

I have read and understand the Insurance Fraud Responsibility Statement. I attest to the truth and accuracy of my information, and by clicking CONTINUE I elect to complete the Duquesne SHIP enrollment process.

• As a measure of responsibility, QMS asks each user to attest that the information they entered is accurate and current.
To have a complete record of the enrollment process, QMS collects the name of the person who completed the online process.
Users receive a confirmation on screen at the completion of the process. We suggest you print or save this for your records.
Thank You for Enrolling

Student: Dona Norris
Student ID: Testing1

Your Student Health Insurance Plan (SHIP) enrollment application is being processed and the charge will remain on your student account.

Save this confirmation for your records.

For more information on the SHIP, visit www.QMServicesInc.com.

Purchase of the SHIP includes advocacy services to assist you with health- and insurance-related issues as well as answers to your questions. To reach healthcare insurance advocates, contact QM Services at 1-800-273-1715 – ext. 108.
IMPORTANT NOTE: Students are charged for the SHIP coverage on their student account bill every year to ensure they have adequate health insurance coverage. To have the charge removed, students must complete the waiver process on the QMS website prior to August 31.

If a student does not do this, they may not receive the full credit.
Waiver Information Screen

Before attempting to waive out of the SHIP, Duquesne University encourages students to do the following:

• Click and review the waiver criteria on the main page.

• Contact your insurance carrier to make sure you have full comprehensive coverage in Pittsburgh, PA.

• Find out if your carrier participates with Duquesne University Health Services.

• Compare the current coverage against the SHIP.
SHIP Waiver
Requirements

• YOUR PLAN MUST:

• PROVIDE full comprehensive coverage in Pittsburgh, PA. It should not just provide emergency benefits.
• INCLUDE mental health coverage.
• INCLUDE coverage for testing and treatment of illness from pandemics, such as COVID-19.
• NOT exclude pre-existing conditions.
• NOT exclude illness or injury occurring under the influence of drugs and alcohol.
• PAY providers directly (no reimbursement policies).
• SPAN the entire student registration (no short-term policies).
• PARTICIPATE with Duquesne University Health Services (Recommended).
Waiver Select
Insurance Carrier

- The waiver process will be complete in 5-8 clicks and begins by selecting the insurance company from an extensively vetted list.
- If the exact carrier name is not on the list, users select “Insurance Carrier Not on List.”
- If additional verification is required, QMS Advocates contact carriers to verify coverage and help students finalize the waiver.
Waiver – Alternate Insurance Company

• If your **exact carrier name** is not on the list, select “Insurance Company Not On List” from the drop-down menu.

• Additional boxes will appear for you to put the insurance carrier name and website.

• Please type the carrier name **exactly** as it appears on your insurance ID card.
Waiver Insurance Information

To complete the next screen, users need their insurance card.

Required information from the ID card includes:

- Subscriber name and birth date (The subscriber is the person through whom the policy is issued).
- Member ID # (Largest number on card, please include letters).
- Group # (Some carriers do not list on card).
- Insurance carrier phone number and claims mailing address (Usually on back of card).

NOTE: All requested information does not occur on every insurance carrier card. If you do not have the information on your card, skip that field.
Medicaid Coverage Question

• The next screen asks if the policy is a Medicaid plan. If so, please the issuing state of the plan.

• Please note, there is additional helpful information pertaining to Medicaid coverage on the main page.
Prescription Coverage Question
Duquesne University would like to know if your plan includes prescription coverage. If you are not sure, you may skip this question.
Waiver Responsibility Statement

• As a measure of responsibility, we ask each user completing an online waiver, to attest that their information is accurate and current.

• This statement also indicates students must have health insurance coverage during the entire time they are at school. If they do not have coverage, they will be enrolled in the SHIP, unless they provide proof of alternative coverage.
To have a complete record of the waiver process, we collect the name of the person who completed the online process.

This provides us with a contact if we have any questions.
Waiver On Screen Confirmation

• Users receive confirmation onscreen at the completion of the process.

• Some will pend for review or ask for more information. When this happens, we receive notification in the office to contact the student.

• Watch your emails! QMS will contact students based on the preferences they set up at the beginning of the process.
Waiver Email Confirmation

• Users receive email and/or text confirmations at the completion of the process.

• In this example, QMS may need additional information. They will contact the student to help them finalize their waiver.

• The student also receives contact information if they chose to contact QMS for assistance.
QM Services is here to help!

• If at any time, you need help with the waiver or enrollment process, please contact QM Services directly for assistance.

• **Call QMS** at 1-800-273-1715, Ext 2 from Monday – Friday during from 9 am to 5 pm Eastern Standard Time.

• You can also **Email QMS** at university@qmservicesinc.com. Please state that you attend DU and provide your student name and DORI number.
QMS Collections
Dedicated DU Advocate

If you have additional questions, concerning:

• The SHIP benefits
• Where to find providers
• Assistance with claims
• Alternative insurance policy comparisons
• International travel policies
• Who to contact at UPMC

Duquesne University has a dedicated Healthcare Advocate available to assist.

Anne Kocsis
Director of Advocacy Services
Phone: 1-800-273-1715, Ext 108
Email: anne.kocsis@qmservicesinc.com
Fax: 1-717-591-2093