



HARVARD UNIVERSITY
Student Health Program

COORDINATION OF BENEFITS CHECK-LIST

1. Carefully evaluate whether it makes sense for you to be enrolled on more than one health plan. Complete a [waiver by the applicable deadlines](#) if it does not make sense for you to be enrolled on two health plans.
2. If you do not waive the Student Health Insurance Plan and you are enrolled on another plan, call each insurer to let them know that you have more than one plan. They will determine which health plan is primary and which is secondary. Be sure to have your ID cards ready.
3. Present all of your health insurance ID cards whenever you receive medical care including, but not limited to, hospital services, lab orders, and office visits. Your providers will need this information for billing purposes. **Note:** you cannot pick and choose which health plan to use when you go for care, even if you know that a plan will not cover the services you have. Federal and state rules determine which plan is primary.
4. Notify your insurance carriers if one of your plans gets cancelled.

Call **Blue Cross Blue Shield of MA Coordination of Benefits @ 888-799-1888** if you have questions and/or if you are enrolled on another health plan.