October 30, 2014

RE: STUDENT HEALTH INSURANCE PLAN (SHIP)
WAIVER CRITERIA CHANGE, 2015

Dear Students and Families,

The University of California requires all registered domestic and international students to have health insurance as a non-academic condition of enrollment at a UC campus. UC graduate and undergraduate students are automatically enrolled in the University’s student health insurance plan unless their request to waive enrollment is approved.

The University establishes minimum standards for coverage, the Waiver Criteria, each academic year. The intent is to ensure that UC students have adequate health insurance as protection against catastrophic medical expenses in the event of serious illness or injury. The University’s criteria to waive enrollment in UC-sponsored health insurance are evaluated annually by UC administrators, student health officials and UC Office of the President; it is a collaborative effort. Adjustments may occur from year to year to meet challenges of new health care legislation or other changes in the health care industry.

Student Health Insurance Waiver Criteria has been changed for 2015. This fall, the minimum coverage criteria required to waive enrollment in SHIP presented new challenges for students, parents and UC administrators alike. In response, campus student health administrators, student representatives and Office of the President have developed streamlined, less restrictive waiver criteria to be effective fall 2015 and will be considered for the next academic term - winter 2015. Some students whose waivers were not approved for fall may be able to waive enrollment in SHIP for winter quarter 2015.

Please check our student health center website, http://healthcenter.ucsc.edu for more information, winter/spring waiver period dates and a list of minimum criteria your health insurance plan must meet to waive enrollment in SHIP.

Waiver Criteria will be consistent system-wide.

The University’s goal across the system is for SHIP to provide students with access to high quality, affordable health care. It is critical to require that students’ insurance has local network providers available in order to make sure students have convenient access to medical and mental health care within the community. However, each UC campus is distinct from the others in character and location. While many areas of California offer a robust network of physicians and hospitals, others have limited local providers. Therefore, the requirement to have local medical and mental health care within a specific distance of the campus, or student’s residence while attending the University, may vary depending on which campus you attend. For UCSC, the distance limit is 30 miles.
The new waiver criteria are not retroactive.
The new waiver criteria will apply to academic terms beginning in January 2015 and going forward. There will be no re-evaluation of fall, 2014 waiver denials or denied appeals. No waiver denials will be reversed and no refunds will be granted for fall of 2014 based on launching new waiver criteria in 2015.

The new, streamlined criteria mentioned above will be the Waiver Criteria for Academic Year 2015-16. Students and their families can begin now to plan for next academic year.

NOTE: Covered California open enrollment begins November 15, 2014. Review your plan options carefully. Consider and compare plan cost, benefits and the network of preferred providers to your campus SHIP program.

Student Health Insurance Plan
SHIP is a comprehensive program including medical, behavioral health, and pharmacy coverage; dental and vision coverage are included in the package at UCSC and on most campuses. This program was designed especially for students and offers low cost, excellent benefits and a large provider network for care outside the student health center when the student has a referral.

Please go to http://healthcenter.ucsc.edu – see Billing and Insurance, or www.ucop.edu/ucship to review SHIP program information. Students will be notified by email and portal message of the opportunity to go online to waive SHIP. The winter 2015 waiver deadline is December 1, 2014.

Sincerely,
UCSC Student Health Services