I have my own insurance, why do I need to waive UC SHIP?

- The UC Regents require that every UC student have health insurance that meets the new federal Affordable Care Act standards. The UC Regents also requires us to offer a health insurance plan to every student. To meet these rules, every student is enrolled in the University of California Student Health Insurance Plan or UC SHIP. Students with a private health insurance plan that meets these standards must provide us specific information about their plan. This information is provided in the online waiver application. By providing specific information to show that your private plan meets the requirements, you prove that the requirements have been met – and you can waive, or un-enroll, UC SHIP. Your plan must give you “unrestricted access to in-network primary care, behavioral health care, and hospital providing full non-emergency care within 30 miles of campus or your place of residence while attending school”, to be able to waive UC SHIP.


I waived last year and I have the same insurance, why do I have to waive again?

- The UC Regents require students to complete the waiver process every year. By doing this, we make sure that we have up to date information on your current health insurance plan.

My insurance allows me to go to the ER and Urgent Care, why do I need a provider in Santa Cruz County?

- If your insurance meets the requirement to have unrestricted access to in-network primary care, behavioral health care, and hospital providing full non-emergency care within 30 miles of campus or your place of residence while attending school, you can waive UC SHIP. Urgent Care and Emergency Rooms do not meet this requirement. In the past, students have been forced to leave school in order to get necessary medical care because their insurance did not meet this standard.
Can’t I just tell you my information? Why do I have to submit all my insurance information online?

- UC SHIP has contracted with Wells Fargo Insurance Services to manage the waiver process. Their program allows us to collect the information systematically. Students must submit the information on their plans. By using this system, we are able to audit every waiver application and assure that waiver requests are managed consistently and fairly.
- Here are the questions that you will need to answer on the waiver. Please collect all these answers before submitting the waiver because you will not be able to go back in and change your answers. [http://healthcenter.ucsc.edu/forms/15-16-On-Line-Waiver-questions.pdf](http://healthcenter.ucsc.edu/forms/15-16-On-Line-Waiver-questions.pdf)

I made a mistake on my submission and was denied. Why do I have to fill out an appeal form?

- The only way to revise your waiver is through the appeal form that students can submit on the Wells Fargo Insurance Services site. Click on the appeal link when you get the denial.

I am being asked for the name of my provider in the Santa Cruz Area. I haven’t transferred my care yet. What do I do?

- Contact your health insurance and find out about options in the Santa Cruz area and select a provider (or clinic if that is what is offered) which you will start using in the fall by October 1, 2015.
- If you are unable to secure and document a provider in the Santa Cruz area by the September 1st waiver deadline then you will be enrolled in UC SHIP for fall quarter and have another opportunity to waive for the winter quarter.

What options do I have if my waiver is denied?

- If your waiver application is denied, please follow the instructions provided on the denial to submit an appeal. The new information in the appeal must meet the UC and Affordable Care Act requirements to be approved. Waivers submitted after the deadline or that do not meet the requirements will be denied, and you will be automatically enrolled in UC SHIP.
I am on EAP in another country. Why do I have to have UC SHIP?

- You do not have to have UC SHIP, but you do have to have a health insurance plan that meets the Affordable Care Act minimum essential coverage requirements. If your insurance meets those requirements, you can waive UC SHIP. EAP students are usually in the United States for part of the year and must have health insurance. If you go without health insurance, the federal government will fine you.
- If you need “gap” coverage until you start on the UCSHIP plan, please check the broker website: https://wfis.wellsfargo.com/ProductServices/A%20to%20Z/StudentInsurance/ContactUs/Pages/default.aspx

I am on Medi-Cal. Do I need to waive UC SHIP?

- You do not need to waive UC SHIP. However, you must prove that you have health insurance that works in the Santa Cruz area. Most Medi-Cal plans only work locally, typically in the county where you live. Most Medi-Cal plans will require you to transfer your care to a Santa Cruz provider. At UCSC, Financial Aid may cover some or all of the UC SHIP premiums. For more information on Medi-Cal, see our handout on our website: http://healthcenter.ucsc.edu/forms/student-handbook/HC-1016-Health-Care-For-Students-With-Medi-Cal.pdf
- To contact Financial Aid call (831) 459-2963 or visit: http://financialaid.ucsc.edu/about-us/contact.html

I am part of a Health Maintenance Organization (HMO). Why do I need UC SHIP?

- An HMO limits your care to a small set of providers. You will need to show us that there are providers through your HMO in the Santa Cruz area. You do not have to have UC SHIP, but you do have to have a health insurance plan that meets the Affordable Care Act minimum essential coverage requirements. To waive, you must show us that you have unrestricted access to in-network primary care, behavioral health care, and hospital providing full non-emergency care within 30 miles of campus or your place of residence while attending school.

Why did I get charged for Health Insurance? I did not ask for it.

- Having health insurance is now a federal requirement, and the UC Regents made having health insurance a condition of enrollment for all UC students. They also mandated that the UC’s provide a health insurance plan to all students. If you have health insurance that meets the UC requirements submit your insurance
You state that the information will be audited. What does that mean?

- To make sure that your health insurance can serve you in the Santa Cruz area, and meet the UC and ACA requirements, every waiver is audited. If you do not have suitable coverage in the area, you will be automatically enrolled in UC SHIP and charged.
- You will have an opportunity to waive the following quarter if you made changes to meet the requirements.

What is the deadline for waiving UC SHIP?

- Fall Quarter - September 1, 2015
- Winter Quarter – November 1 – December 1, 2015
- Spring Quarter – February 1 – March 1, 2016

I submitted a waiver, but I see that I am being charged on my AIS account.

- If you submit your waiver form by August 17, 2015, the UC SHIP fee will not appear on your first statement for Fall quarter. If you submitted your waiver form after August 17, but before September 1, you will see a credit for the UC SHIP fee on the next bill. Please wait until you have received this bill before calling the Student Health Insurance Office about your waiver.

I still have questions about the waivers. Who do I contact?

- You can call the UCSC Student Health Insurance Office at (831) 459-2389 or email insure@ucsc.edu. During the busy time at the end of the waiver period, it may take several days to get back to you, however, if you left a message with your issue, and your waiver is accepted, your waiver will be honored.

What are the benefits of having UC SHIP instead of keeping my health insurance?

- UC SHIP covers medical services, mental health services, prescriptions, and includes vision and dental coverage! We can transfer any remaining refills from another US Pharmacy to UCSC Student Health Services Pharmacy.
While all UCSC students have access to services at the Student Health Center (SHC), students with UC SHIP pay nothing for most appointments and 15% of any fees at the time of service. The remaining 85% is covered by UC SHIP.

The UCSC Student Health Center will file claims only for UC SHIP members. If you have another plan, you must pay the fees for services, file a claim with your plan, and wait for reimbursement. The Pharmacy does not take outside insurance.

Many HMO and PPO insurance plans will not cover fees for services provided at UCSC Student Health Center. For example, a student without UC SHIP has a sports injury and comes to the SHC. There will be an **office visit charge, plus possible additional fees for an X-ray and any supplies, such as a splint or sling.** Many HMO and PPO plans will not pay for the X-ray and supply charges because the SHC is a non-network provider for all HMO and PPO plans.

Many HMO and PPO plans require you to use a service provider within their network. Check to see if your plan's network includes providers in the Santa Cruz area, and that those providers are accepting new patients (many may not). The nearest Kaiser hospital is over 30 miles from campus in San Jose.

Many HMO and PPO plans provide worldwide coverage only for emergencies. When students move to Santa Cruz from outside the area, travel to visit family or friends, or study abroad, routine care may not be covered.

UC SHIP is a group plan, comparable in benefit levels to group plans provided to employees by employers. Individual plans, purchased directly from an insurance company by people who do not have access to a group plan, often cost more and provide fewer benefits.

You should check your home/family/other plan. **Some families pay more to keep their student on their plan than it costs for UC SHIP.**

Some families decide to have double coverage – choosing UC SHIP as well as keeping their home/family/other insurance. Here is the link to the UC SHIP benefits: [http://healthcenter.ucsc.edu/forms/UCSHIP_Benefit_Summary_2015.pdf](http://healthcenter.ucsc.edu/forms/UCSHIP_Benefit_Summary_2015.pdf)