

**Q: Why is there a Health Insurance Charge on my Tuition Fee bill?**

A: It is the policy of the university that all full-time students maintain active health insurance. To assure this, they automatically apply the Student Health Insurance Plan (SHIP) charge to most full-time student's account. (Full Time = Undergrad 12/+ credits/ Grad 9/+ Credits) You are advised to review your tuition fee bill to confirm if you are a part of the auto-billing process.

Those students with alternate active health insurance can decline the SHIP by completing the Online Student Health Insurance Waiver, located in the Student Administration System by the posted deadlines.

**Q: Why should I consider the UConn SHIP?**

A: You are encouraged to review the plan and compare the costs against your alternate plan, before deciding to decline the coverage. The SHIP is a fully insured ACA Healthcare law compliant plan and is built with low out of pocket cost, both in & out of network coverage, and includes a strong national network of providers. Whether on campus or back home, your chances of accessing in-network care are strong. It might be the better value for you.

**Q: If I have other health insurance coverage, how do I decline/waive the SHIP?**

A: You would access the online waiver by logging into your UConn Student Administration account [www.studentadmin.uconn.edu](http://www.studentadmin.uconn.edu) with your NetID & Password. A link to the tutorial on how to access and complete the waiver is found here under the Waiver section: <https://smithbrothersusa.com/personal-insurance/uconn/> The online waiver is the only way this SHIP can be declined. Successful completion of the online waiver will trigger a confirmation email, to your UConn email account, with confirmation #. You should retain that email.

Additionally, you will need to refer to your fee bill to verify if the SHIP charge is on your fee bill and complete the waiver for each year that you do not wish to have the SHIP.

**Q: Is there a date by which the decline/waiver needs to be completed?**

A: Waiver Deadlines:

**Fall- September 15<sup>th</sup>**

**Spring- New/Transfer- February 5<sup>th</sup>.**

**Q: My other health insurance is Medicaid, is there anything that I need to know?**

A: Yes, as it is required that all medical care providers & pharmacies submit claims to any other active health insurance showing in the system, regardless of the student's Medicaid status, students with Medicaid coverage are urged to complete the online waiver prior to the August 1<sup>st</sup> SHIP effective date, to avoid paid claims

under the SHIP. If claims are paid under the SHIP, you will be responsible for reimbursement of the cost.

**Q: I have other health insurance coverage right now, but it may change in the future, do I have to enroll now?**

A: Loss of prior coverage is a Qualifying Life Event (QLE) that will allow for enrollment, at the time of loss. With other valid active coverage, you can complete the online waiver by the appropriate stated deadline, and when needed you can contact Smith Brothers to request a QLE enrollment. You will be required to provide documented proof of prior active health insurance that shows when your prior coverage will be ending. You have 60 days from the event date to replace this coverage.

**Q: What happens when I don't complete the online waiver?**

A: Students that do not complete the Health Insurance Online Waiver prior to the stated deadlines will be reported for enrollment automatically and coverage will begin as noted below, and you will be responsible for the SHIP charge on your fee bill.

Fall Coverage Effective Date is August 1- July 31

Spring Coverage Effective Date is January 1 – July 31

**Q: Where can I find my Student Health Insurance Plan information/ID cards?**

A: [www.studentinsurance.com](http://www.studentinsurance.com) to access ID cards and view claims you will need to create your account with Wellfleet, the plan manager. With the reporting of your enrollment, Wellfleet was supplied your NetID# (3 letters/5 numbers) & UConn Email address. This is what is used in creating your account.

**Q: I wasn't billed automatically, Am I still eligible to enroll myself and my dependents (spouse/domestic partner/child)?**

A: Eligibility is determined at the time of enrollment. Students enrolled full time (UG 12/+ credits, Grad 9/+ credits), part-time taking at least 6 credits of classroom course work, and dependents of enrolled students, are permitted to enroll in the SHIP. Enrollment would need to be completed before the stated waiver deadlines or a Qualifying Life Event (QLE) must be present to be eligible for enrollment. To enroll voluntarily, contact Smith Brothers Insurance: 860-652-3265.

Online Classes are Excluded from eligibility.

**Q: Once enrolled, can I cancel the SHIP coverage?**

A: The Student Health Insurance plan covers you as long as the eligibility requirement was met at the time of enrollment. There is no cancellation/refund option with this SHIP. All enrollments completed will remain in effect through to the

expiration date of the coverage period purchased.

Exceptions are made for those entering into Active-Duty Military Service. Students who graduate before the coverage period is up will also still be covered for as long as originally enrolled.

**Q: Can I go to my own doctor, or do I need to use the Storrs Health And Wellness office?**

A: Students that attend the Storrs Campus, and have paid the general university fees, are eligible to use the UConn SHaW services. SHIP enrolled members seeking care can often reduce their out-of-pocket costs by accessing the campus health care facilities, as the Storrs SHaW & Counseling & Mental Health offices, waive office visit copays and the deductible. At this time the satellite campus students are not eligible to seek medical care on the Storrs campus.

The SHIP is built with a strong national provider network, and provides for both in and out of network coverage. You can verify if your doctor is in-network to the SHIP by going here: [www.studentinsurance.com](http://www.studentinsurance.com)

You do not need to be enrolled in the UConn SHIP to use the Student Health & Wellness office.

For specifics on available care at the UConn Storrs Student Health & Wellness go to: <https://studenthealth.uconn.edu/> or call 860-486-4700.