UC SAN DIEGO
STUDENT HEALTH SERVICES
INSURANCE
The insurance requirement is a UC Regents mandate and still applies during these uncertain times. Every student must have comprehensive health insurance that covers them unlimitedly.
All students are automatically enrolled in UCSHIP as part of the registration process.

- Cost for Academic Year 21-22:
  - $657 undergrads per quarter/$1307 grads per quarter (fall –starts 9/20/21, winter and spring)
- Spring includes summer
- Most services at SHS are at no cost
- Includes medical, dental, pharmacy & vision
- Worldwide coverage
WHAT IF I HAVE INSURANCE ALREADY?

GO TO: HTTPS://STUDENTS.UCSD.EDU/MY-TRITONLINK/TOOLS/INDEX.HTML

UNDER FINANCIAL TOOLS, CLICK ON "HEALTH FEE WAIVER"
*YOU MUST EXECUTE THIS APPLICATION DURING OPEN WAIVER TIMEFRAMES!
*WE WON’T ACCEPT LATE WAIVER REQUESTS

Sign in using your Single Sign On & Password
WAIVER TIMEFRAMES AY21/22

• Health Fee waiver applications will be accepted during these timeframes only:
  
  • Go to: https://students.ucsd.edu/my-tritonlink/tools/index.html
  
  • Fall 2021: Open 5/3/2021 thru 9/10/2021
  
  • Winter 2022: Open 11/15/2021 thru 12/10/2021
  
  • Spring 2022: Open 2/14/2022 thru 3/11/2022
HEALTH FEE WAIVER CRITERIA

IF YOU ARE FILING A WAIVER, PLEASE MAKE SURE THAT YOUR INSURANCE COVERAGE MEETS THE FOLLOWING UC OFFICE OF THE PRESIDENT REQUIREMENTS:

All plans must provide unrestricted access to an in-network primary care provider, in-network hospital and full, non-emergency medical and behavioral health care within 40 miles of campus or the student’s place of residence while attending school. Such distance shall be determined at the discretion of each campus based upon its unique geographic considerations and local availability of services. Coverage is currently active and the student agrees to maintain health coverage throughout the entire academic year. If your current insurance coverage is terminated, contact the Student Insurance Office as quickly as possible to discuss your health insurance options.

To satisfy UC’s health insurance requirement for enrolled students, the plan held by the student must provide the following (this applies to all students regardless of gender):

• Be a Medi-Cal/Medicaid, Medicare, TRICARE/Military, Covered California or other U.S. federal or state exchange plan, or a UC Employee Health Plan, OR
• Be an employer-sponsored group health plan or individual plan that covers the following benefits:
  • Has an annual out-of-pocket maximum of $7,350 or less for an individual or $14,700 or less for a family. Deductibles, copayments, and coinsurance paid by the member accrue toward meeting the out-of-pocket maximum. A higher out-of-pocket maximum is allowed if the subscriber has a Health Savings Account (HSA) or a Health Reimbursement Account (HRA)
  • Covers inpatient (hospital) and outpatient care for mental health and substance abuse disorder conditions the same as any other medical condition.
  • Doctor office visits for medical, including mental health, and alcohol/drug abuse conditions
  • Provides coverage for all Minimum Essential Health Benefits. For the criteria, please see: https://www.cms.gov/cciio/resources/data-resources/ehb.html
  • May not be a health care or pharmacy reimbursement plan (A reimbursement plan means the student must pay for services and seek reimbursement from the insurance provider)
  • Have no per medical or mental health/substance abuse dollar maximums limits

For international students, the following additional criteria apply. The plan must:

• Have no per-medical or per-mental health/substance use disorder condition maximum benefit limits
• Cover services related to suicidal conditions, including attempted suicide or suicidal thoughts
• Cover medical services for injury from participation in all types of recreational activities or amateur sports
• Have no pre-existing condition exclusion or limitation; if the plan has a pre-existing condition waiting period, that period has expired
• Have no lifetime maximums on benefits
• Have a complete master policy written in standard English with benefits expressed in U.S. dollars
• Have a claims payment office with an address and phone number in the United States
• Pay at least $50,000 annually for medical evacuation
• Pay at least $25,000 for repatriation of remains
KEEP THIS IN MIND

- **Students who waive may still use SHS**
  - SHS services are provided on a Fee For Service basis
  - SHS does not accept or bill outside/private insurance
  - SHS is not contracted with other insurance
  - Itemized statements available
  - Student’s responsibility to file claim with their insurance company

- ** Cancelling a waiver**
  - Change your mind – next quarter
  - Lose other coverage – immediately
  - Cancelation Form on the SHS website
IF YOU WAIVE, PLEASE CONSIDER THE RAFT OFFERING…

Reduced Access Fee for Tritons: prepaid access to Student Health Services. Provides convenient and inexpensive medical care for students who waive SHIP

What does RAFT cost?
- $65 per quarter

What does it include?
- Scheduled office appointments
- In-house lab services (CBC, basic blood panels)

How do you enroll in RAFT?
Option to enroll is included at the end of the waiver application

- RAFT is NOT insurance.
- RAFT does NOT replace on-going care that should be obtained through your primary care provider.
- RAFT does NOT include: pharmacy, send-out labs, optometry, immunizations…refer to SHS website for details
AHP (ACADEMIC HEALTH PLANS)

- AHP is the company that UCOP has contracted with to manage our waiver determinations and to manage our SHIP enrollment.

- If you fill out a health fee waiver application, AHP will send you an email to confirm your submission and provides tentative approval while they verify your eligibility and coverage under your home insurance.

- AHP will send a final email letting you know if your waiver application has been approved, denied, or they need additional information. Please watch your UCSD emails!

- AHP contact: 855-428-0730 or ucship@ahp.com
WAIVER DETERMINATION FLOW

**Pended**
- If you receive an email from AHP asking for additional information. Please respond to them ASAP so they can deliver a decision to you.

**Denied**
- If you receive an email from AHP stating that your waiver application has been denied, they will provide the reason why and offer an appeal. Act quickly.

**Approved**
- If you receive an email from AHP stating that your waiver application has been approved. Good news, you will be approved for the entire academic year if filed prior to Fall quarter. If you apply before Winter, you will be approved for Winter and Spring. If you apply before Spring, you will only be approved for the Spring quarter. A NEW application must be submitted each academic year prior to Fall to continue to avoid paying the health fee. You should receive the health fee waiver payment on your student account to offset the initial charge placed by the registration fees within 24-48 hours of the approval email. If you have any issues, contact our offices 858-534-2124 or ship3@ucsd.edu.
SCHEDULE AN APPOINTMENT

STUDENT HEALTH SEES ALL STUDENTS, NO MATTER IF YOU HAVE SHIP, RAFT, OR PAY FEE FOR SERVICE. PLEASE CALL US AT 858-534-3300 TO MAKE AN APPOINTMENT WITH A HEALTH CARE PRACTITIONER.

SPEAK WITH A REGISTERED NURSE

IF WE ARE CLOSED, YOU MAY STILL CALL OUR AFTER HOURS LINE – SAME AS ABOVE 858-534-3300 AND YOU WILL BE RESPONDED TO BY A REGISTERED NURSE. THEY MAY ADVISE YOU OF NEXT STEPS IN YOUR CARE NEEDS.

YOU MAY ALSO USE “MYSTUDENTCHART” TO ASK QUESTIONS OF YOUR PROVIDERS.
DOWNLOAD THE INSURANCE CARD TO YOUR PHONE OR MOBILE DEVICE

• Hard copy insurance cards are no longer mailed out.
• We now have an app that downloads a copy of your insurance card to your mobile device.
• “studenthealth” should be typed in the search engine for your app store.
ANTHEM FIND A PROVIDER

- While on SHIP, UCSD Student Health on campus is your medical home and outside services must be referred to by one of the UCSD Student Health providers.

- If you are referred outside of UCSD or need to find an urgent care or emergency room, please visit:

  https://www.anthem.com/find-care/

Follow the prompts to find an Anthem contracted provider.
**FIND A DENTIST...**

- No referral is needed.
- To make a dental appointment with the Delta Dental, PPO coverage that comes with SHIP.
- Call Delta Dental at 800-765-6003 or visit their website at [https://www1.deltadentalins.com/ucship/](https://www1.deltadentalins.com/ucship/)
- On the top right hand side, you can click on “find a dentist”.
- Enter your zip code and click on FIND A DENTIST.
- Make sure the dentist you are seeing accepts Delta Dental, PPO.
- Your ID # is your student ID or your Anthem subscriber ID #.

*This is a limited insurance and only covers $1000 worth of curative services. Cosmetic services, such as; Invisilline, braces, and whitening are not covered.*

*Wisdom teeth removal is covered under extractions, up to the maximum of your $1000 limited coverage. Sedation is not covered. Wisdom teeth removal is dental not medical. You do not need a referral for this service.*
SOME DELTA DENTAL, PPO PROVIDERS NEAR CAMPUS:

**Joanne Copps**
General Dentist

Search for reviews on Yelp

📍 3.6 mi
Governor Dental
4001 Governor Dr,
San Diego, CA, 92122-2522
(858) 366-4370

Networks About these networks
Delta Dental PPO, Delta Dental Premier
✓ Accepting New Patients

**Alexis Louie**
General Dentist

📍 4 out of 5 stars rating
Based on 141 reviews

📍 0.4 mi
Torrey Pines Dental Arts
9850 Genesee Ave Ste 720
La Jolla, CA, 92037-1218
(858) 453-5525

Networks About these networks
Delta Dental PPO, Delta Dental Premier
✓ Accepting New Patients

**Katya Archambault**
General Dentist

Search for reviews on Yelp

📍 0.6 mi
San Diego Dental Health Center
9350 Campus Point Dr Ste 1D
La Jolla, CA, 92037-1300
(858) 249-4441

Networks About these networks
Delta Dental PPO, Delta Dental Premier
✓ Accepting New Patients
• Enter your zip code in location and click “find a dentist”.
• Call the phone number and schedule an appointment.
VISION COVERAGE

- As part of your SHIP coverage, you receive a limited vision benefit. The benefit is provided by EyeMed. EyeMed is managed by Anthem Blue Cross.

- UCSD Student Health has an optometry department where you can have an eye exam and purchase contact lenses or glasses.

- EyeMed will cover one annual eye exam per academic benefit year, the student pays a $10 copay.

- EyeMed will provide $120 worth of coverage for glasses or contact lenses one time per academic year.

- Call us at UCSD Student Health Optometry to schedule an appointment: 858-534-2602

If you need to find alternate EyeMed providers, please call Anthem at 866-940-8306. This is a direct access service that doesn’t require a prior referral. For medical ophthalmology a referral is required by the Student Health providers.
UCSD STUDENT HEALTH PHARMACY

• You have unlimited coverage under SHIP for prescribed drugs, Optum is the pharmacy benefit manager.

• At Student Health on campus we can fill your prescription right after you see a provider.

• Anthem covers the majority of the cost leaving you with a small copay.

• If you fill your prescriptions outside of Student Health, you may pay a higher copay. But you can go to other retail pharmacies, like; CVS, RiteAid, Ralph's, etc.. If you need to find alternate retail pharmacies, please call Anthem at 866-940-8306, they will give you a list based on your zip code.

• We also sell over the counter items for far less than the retail pharmacies.
STUDENT HEALTH SERVICES HOURS

• Physicians, NP’s, RN’s, X-ray/Lab, Pharmacy, Urgent Care, Optometry, Dietician, Social Worker, CAPS, acupuncture, and more…

• SHS Hours:
  o Monday & Tuesdays: 8am-6pm
  o Wednesday, & Friday: 8am-4pm
  o Thursdays: 9am-4pm
  o Saturdays: 9am-12pm
  o Fall, Winter, Spring, and Summer
  o Open during quarter breaks

• Appointments: *(858) 534-3300 all year or My Student Chart*

• After-hours Advice Nurse when clinic is closed:
  *(858) 534-3300 all year*
QUESTIONS ???

Remember…it is the student’s responsibility to review and understand how to access their benefits.

More information:

http://studenthealth.ucsd.edu
http://ucop.edu/ucship

We’re here to help…

- Call (858) 534-2124
- Email ship3@ucsd.edu
- Stop by the SHS Insurance Office
  (Across Library Walk from the Price Center/Bookstore)