



UC San Diego

STUDENT HEALTH AND WELL-BEING

Health Insurance Requirement

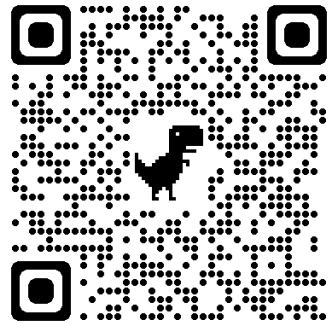
August 1, 2023

Good Day! We will begin the webinar in a few minutes, about 11:05am. You are muted and the chat box has been disabled. Please use the Q&A box to submit any inquiries. The webinar is being recorded and will be available on our website a little later this evening:

<https://shwadmin.ucsd.edu/uc-ship/index.html>

UC San Diego

STUDENT HEALTH AND WELL-BEING



UCSD SHS Insurance
Orientation Info

Agenda

- Student Health on campus
- What is the health insurance requirement and mandatory health fee?
- UCSHIP
- What if I have insurance?
- RAFT
- Online Resources

Need medical care on campus? Contact Student Health!

Full primary care physician services

MD's, NP's, RN's, X-ray, Lab, Pharmacy, Urgent Care, Optometry, Immunizations, Dietician, Social Worker, CAPS, acupuncture, and more...

Payer Classification accepted:

- SHIP (Student Health Insurance Plan)
- Fee For Service (Credit Card Payment)
- RAFT (Reduced Access Fee for Tritons Membership)

SHS Hours:

Mondays: 8am-6pm (school year)

Tuesday, Wednesday, & Friday: 8am-4pm

Thursdays: 9am-4pm

Fall, Winter, Spring, and Summer

Appointments:

Call (858)534-3300 Or Log in to:
MyStudentHealthChart-> Click on Visits -> Schedule an appointment

After hours ADVICE NURSE LINE: (858)534-3300



University of California Requirement

The health insurance requirement is a UC Regents mandate, since 2011. The requirement is consistent for all UC campuses in California.

Every student must have comprehensive health insurance that covers them for primary care, outpatient diagnostic services, outpatient & inpatient hospital care, and mental & behavioral health.



REGISTRATION FEE:



The cost for Academic Year 23/24:

\$753 per quarter for undergraduates

\$1470 per quarter for graduates

**Paid 3 times in an academic year.
Spring quarter includes Summer coverage.**



University of California's Student Health Insurance Plan

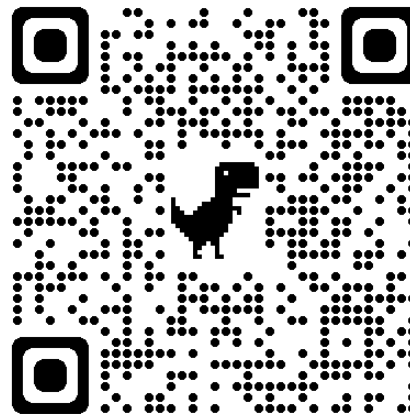
Medical
Care

Mental Health
Care

Pharmacy
Care

Dental
Care

Vision
Care



MyUCSHIP.org

Already covered with a health plan? Consider a Waiver!

WAIVER APPLICATION OPEN:

May 3rd – September 20th, 2023

**All alternative health plans must meet the
UC Insurance Requirements:**

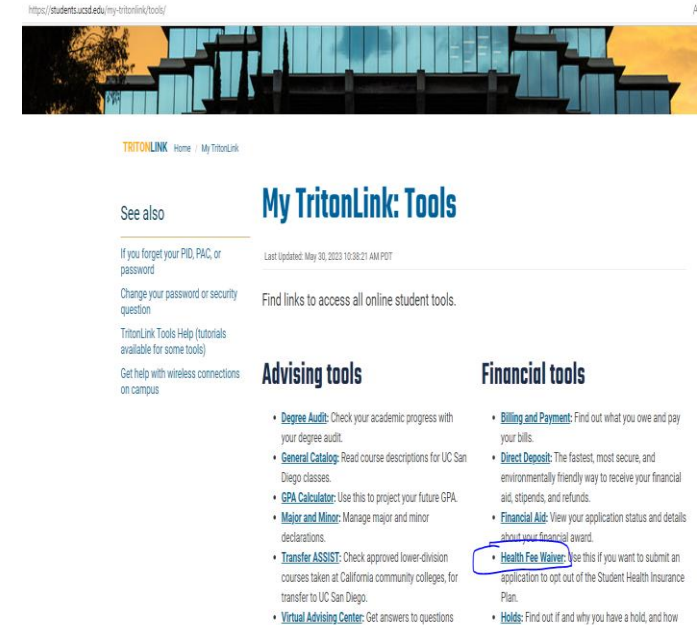
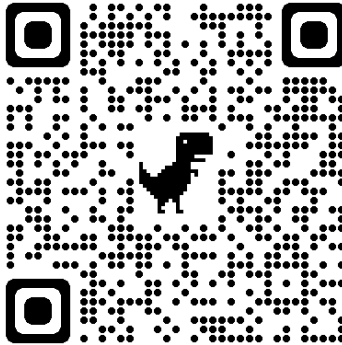
IMPORTANT REMINDERS:

FA23 Registration Required

Only offered during specific waiver periods

Waiver requests must be submitted each year

Students classified as INTERNATIONAL must have Medical Repatriation & Evacuation



HMO, Kaiser, and Medi-cal Recipients

Students covered by Medi-Cal or a private insurance HMO must have access to primary care in San Diego County in order to waive the health insurance requirement successfully.

Kaiser Northern CA is acceptable, but you will need to call and get your student a Southern CA medical record number, in case they need care while at UCSD.

Contact your insurance carrier to transfer to a San Diego PCP prior to filing a waiver.

Medi-cal recipients must contact their county office for a transfer, which can take up to 45 days.

Use the university address and update your case worker with your address change.

Campus address:

9500 Gilman Drive
La Jolla, CA 92092

San Diego Medi-Cal Office: 1-866-262-9881



Financial Aid and Scholarships Office

Phone: (858) 534-4480

Fax: (858) 534-5459

Website: fas.ucsd.edu

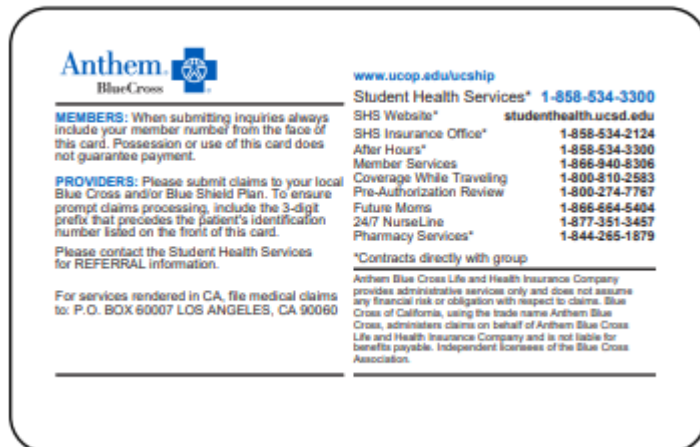
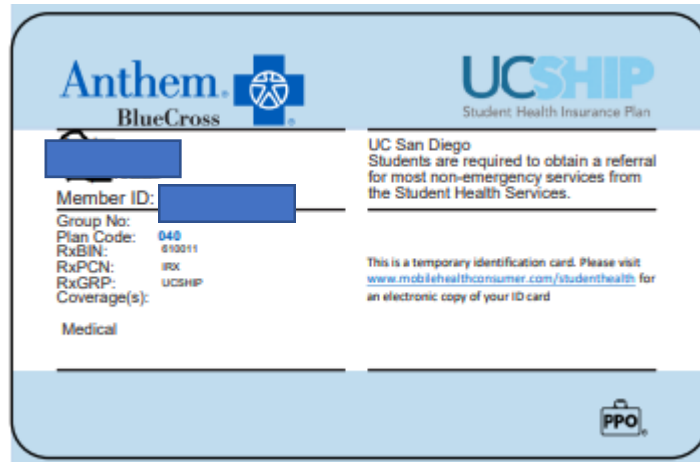
Email: finaid@ucsd.edu

Required Waiver Information

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services
Anthem Blue Cross: University of California Student Health Insurance Plan (UC SHIP)
UC San Diego Students and Covered Dependents

Coverage Period: Begins on or after 08/01/2022

Coverage for: Student/Family | **Plan Type:** PPO



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, [www.myucship.org](#) or by calling 1- 866-940-8306. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other [underlined](#) terms, see the Glossary. You can view the Glossary at [www.healthcare.gov/sbc-glossary](#) or call 1- 866-940-8306 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	There is no deductible for UC Family providers . For network providers : \$500/ person or \$1000/family; Out-of-network provider : \$1000/person or \$2000/family.	Generally, you must pay all the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible?	Yes, network preventive services , emergency room , urgent care , acupuncture, chiropractic, physician office visits, family planning, medical evacuation, repatriation and prescription drugs .	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits
Are there other deductibles for specific services?	Yes. Pediatric dental: \$60/person or \$120/family. There are no other specific deductibles .	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan?	For UC family providers : \$2000/person or \$3000/family. network providers : \$2500/person or \$5000/family. For out-of-network providers : \$5000/person or \$7000/family. For prescriptions \$1000/person or \$2000/family. For pediatric dental: \$1000/person or \$2000/family.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.

RAFT (Reduced Access Fee for Tritons)

If you waive, please consider the RAFT offering. RAFT is prepaid access to Student Health Services. RAFT provides convenient and inexpensive medical care for students who waive SHIP.

- **What does RAFT cost?**

- \$70 per quarter

- **What does it include?**

- Scheduled office appointments
 - Lab services (CBC, basic blood panels)
 - X-rays

RAFT is not INSURANCE, it is a membership to come into our UCSD Student Health clinic for care, it doesn't replace your insurance or pay for services outside of Student Health & Well-Being.

RAFT provides peace of mind for parents and students.



RAFT Details

- **RAFT does NOT include:**
pharmacy, optometry, immunizations...

KEEP THIS IN MIND

Students who waive may still use Student Health, **All UC Students are welcome at Student Health**

- SHWB services are provided on a Fee For Service basis, pay as you go method.
- SHWB does not accept or bill outside/private insurance.
- SHWB is not contracted with other insurance
- Itemized statements available.
- Student's responsibility to file claim with their insurance company.



Contact and More...

Visit the Student Health Website:

<http://studenthealth.ucsd.edu>

We're here to help...

- Call (858) 534-2124
- Email ship3@ucsd.edu



- **Zoom Meetings**

Mondays, 11 am – 12 pm PST
at <https://uchealth.zoom.us/j/85143178680>

Wednesdays, 11 am – 12 pm PST
at <https://uchealth.zoom.us/j/87385801858>

Fridays, 11 am – 12 pm PST
at <https://uchealth.zoom.us/j/86367721797>

For 411 on the MANDATORY INSURANCE REQUIREMENTS, Join us at one of our upcoming Webinars:

