



The University of North Carolina System-Wide Student Health Insurance Plan

Overview for North Carolina A&T State University **Fall/Spring 2010-2011 - Changes and Updates**

In August 2009, the UNC Board of Governors approved the implementation of a “hard waiver” student health insurance plan on all sixteen 4-year campuses beginning in Fall 2010. The term “hard waiver” means any student meeting three specific criteria is required to show evidence of an existing “creditable coverage” health insurance policy¹ **OR** enroll in the UNC system-wide plan.

“Hard waiver” does not mean a student must enroll in the UNC system-wide plan; it means a student must show evidence of creditable coverage health insurance, and enrolling in the UNC system-wide plan is one means to meet that requirement. A student is encouraged to compare the UNC system-wide plan against other options, e.g., being a dependent on a parent’s health insurance plan, having an employer’s health insurance plan, having individual plan coverage through another source.

The system-wide plan provides a common set of base benefits with several options for campus-selected plan enhancements. The UNC system-wide plan has a robust set of benefits at an affordable premium. The plan’s coverage can be expanded by a student to include a spouse/domestic partner² and/or child(ren). The plan’s coverage is from August 1st – July 31st and is billed by semesters (defined as August 1st – December 31st and January 1st – July 31st).

Why was a “hard waiver” plan created?

UNC campuses have had in the past a wide variety of student health insurance plans. Thus, students had access to significantly different coverage and pricing based on the campus attended. Plans varied widely in premium cost, maximum basic benefits, deductibles, coinsurance, plan design, major medical options, co-pays for prescription drugs, and eligibility for participation. In addition, five of the sixteen campuses had voluntary plans that created a population of uninsured students on campus. The UNC Board of Governors held policy discussions on May 7th and August 13th, 2009. The outcome was a unanimous decision by the BOG to implement a system-wide student health insurance requirement, i.e., the hard waiver model. The materials discussed at the BOG meetings can be found at:

- <http://www.northcarolina.edu>
- click on “Leadership”
- click on “Board of Governors”
- click on “Pre-meeting Materials”
- **then** find May 8th and August 14th, 2009; there are several pdf files you can print.

What are the criteria that require a student to have health insurance?

The three criteria that invoke the requirement to have health insurance and also define a student as eligible to enroll in the system-wide student health insurance plan are:

- enrolled in a degree-seeking program,³ **AND**
- enrollment in a minimum of 6 credit hours,⁴ **AND**
- eligible to pay the campus student health fee.

How does a student waive out of the UNC system-wide student health insurance plan?

Any student meeting all three criteria above who has an existing creditable coverage health insurance policy is able to waive out of the UNC system-wide plan easily and quickly on-line. No paperwork is required. **The web portal to waive out of the UNC system-wide plan for Fall 2010 and Spring 2011 opens for North Carolina A&T State University (NCA&TSU) is April 1, 2010 at www.studentinsurance.com with policy verification beginning on June 1, 2010. Waivers requests submitted April 1 – May 31 will be put into the queue for June 1st verification review.** Response to a waiver request submission is typically made in no more than 3 business days.

What happens if a student does not waive out of the UNC system-wide student health insurance plan?

A student who meets the three criteria above is automatically enrolled in the UNC system-wide plan each semester and is obligated for the cost of the plan for that semester -- unless the student submits a waiver request at www.studentinsurance.com that is successfully verified as creditable coverage. The UNC system-wide plan’s premium is included in the “cost of attendance” used for financial aid consideration.

What does the UNC system-wide student health insurance plan cover at NCA&TSU?

The plan's benefits include 100% coverage of services at the NCA&TSU Student Health Center (Sebastian), a \$150 deductible, 80% coinsurance of PPO allowance, \$100,000 major medical benefit, an \$1,000 pharmacy maximum (with a \$0 co-pay at the NCA&TSU Student Health Center and a four-tier plan for other pharmacies), a \$500 wellness benefit, a vision care plan and a dental preventive care plan.

What is the premium at NCA&TSU for the UNC system-wide student health insurance plan?

NCA&TSU's annual premium for the system-wide plan plus NCA&TSU's campus-selected enhancements is \$694 (\$347 each semester). It is paid each semester through the student's campus account. A student can add annual dependent coverage for \$1,220 (\$610 each semester) for spouse/domestic partner; \$762 for a child(ren) (\$381 each semester); and, \$1,982 (\$991 each semester) for family coverage (spouse + child(ren)). Premiums for dependents are paid directly to Pearce & Pearce and do not go through the student's campus account. The benefits for dependents are equal to the UNC system-wide plan's base coverage; whereas a student's benefits are equal to the base benefits plus the campus-selected enhancements.

What if a student is not eligible for the UNC system-wide student health insurance plan?

A student who is not eligible to purchase the UNC system-wide plan under the three criteria described earlier has access to a "voluntary" rated student health insurance plan if the student is: a) eligible to pay the campus student health fee, **AND** b) is either enrolled in a degree-seeking program⁴ **OR** enrolled in a minimum of 6 credit hours. The annual premium is \$806 (\$403 per semester). A student can add annual dependent coverage for \$1,640 (\$820 per semester) for spouse/domestic partner; and, \$958 (\$479 per semester) for a child(ren). The benefits for dependents are equal to the UNC system-wide plan's base coverage. Premiums are paid directly to Pearce & Pearce and do not go through the student's campus account.

What happens when a student leaves NCA&TSU?

A voluntary rated health insurance plan is available to any currently covered student for up to six (6) months from the time the student's plan ends (either December 31st or July 31st) **AND** the student either graduates from or discontinues enrollment from NCA&TSU. "Covered" student includes both students on the UNC system-wide plan or other plans accepted for a waiver. The student premium for the six months is \$970. A student can add a spouse/domestic partner for \$1,987 and a child(ren) for \$1,156. The student's benefits are equal to the base benefits plus the campus-selected enhancements; whereas benefits for dependents are equal to the UNC system-wide plan's base coverage. Premiums are paid directly to Pearce & Pearce and do not go through the student's campus account.

What is the UNC system-wide voluntary student dental plan?

In addition to the UNC system-wide student health insurance plan, there is a UNC system-wide voluntary dental plan available to all students. This plan is separate from the UNC system-wide student health insurance plan and it is a student's choice to enroll or not to enroll. The premium is on an annual basis (not by semester) and is \$303.28 for a student; student and spouse coverage is \$629.20; student and child(ren) coverage is \$726.16; and, student and family coverage is \$1,052.08. Premiums are paid directly to Pearce & Pearce and do not go through the student's campus account.

Where does a student get more information about the UNC system-wide student health insurance plan and the UNC system-wide voluntary student dental plan?

The Pearce & Pearce website at www.studentinsurance.com will contain FAQs, definitions of terms, a benefits summary, claim forms and instructions, and other important information beginning April 1, 2010.

Footnotes

¹ The term "creditable coverage" comes from the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and is defined as "coverage under another group health plan, an individual health insurance policy, COBRA, Medicaid, Medicare, CHAMPUS, the Indian Health Service, a state health benefits risk pool, FEHBP, the Peace Corps Act, or a public plan."

² Domestic partner eligibility requirements are defined by each UNC institution.

³ Degree-seeking is defined as "diploma-seeking" at NCA&TSU.

⁴ Graduate students at NCA&TSU are required to have health insurance if they are registered for 6 credit hours or more **along** with the other two criteria, i.e., enrolled in a degree-seeking program⁴ **AND** eligible to pay the campus student health fee.

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"Health Care Begins with You"