Insurance for Remote Learners

Students participating in Carolina Away

Carolina Away students are eligible to enroll online in the Student Blue plan for UNC Chapel Hill [1] administered by Blue Cross and Blue Shield of North Carolina. Insurance will help to reduce any out of pocket costs incurred at Campus Health for Charges Not Covered by the Campus Health Fee [2].

The insurance premium has been added to your student account. If you enroll in the plan, the premium will remain. If you complete a waiver [1], the premium will be removed. If you do not take an action, the premium will remain and you will be automatically enrolled in Student Blue Health Insurance on the deadline.

Students enrolled in 100% remote instruction

Students enrolled in 100% remote instruction are eligible to enroll online in the Student Blue plan for UNC Chapel Hill [1] administered by Blue Cross and Blue Shield of North Carolina as long as you meet the eligibility criteria:

- Eligible to Pay the Campus Health Fee (Student Health Fee) AND

- Undergraduate student enrolled in a minimum of 6 credit hours or Graduate student enrolled in a minimum of 1 credit hour AND

- Enrolled in a degree-seeking program

Insurance will help to reduce any out of pocket costs incurred at Campus Health for Charges Not Covered by the Campus Health Fee [2]
The insurance premium has been added to your student account. If you enroll in the plan, the premium will remain. If you complete a waiver [1], the premium will be removed. If you do not take an action, the premium will remain and you will be automatically enrolled in Student Blue Health Insurance on the deadline.

**Distance learners**

Distance Education Learners continue to not be eligible for Student Health Insurance and are not required to meet the health insurance requirement by submitting a waiver.

**Insurance for Remote Learners FAQs**

**What are the three definitions of studying remotely?**

- The Carolina Away [3] program was designed for first-year students who were unable to join us on campus. These students are enrolled in specific classes designed for first-year students and are paying fees with tuition.
- 100% Remote students are those who are continuing their education remotely and will not be on campus. These students identified 100% Remote when enrolling in classes prior to the semester beginning. These students are paying fees with tuition.
- Distance learners are not paying fees with their tuition and are completely online learners.

**Will access to Campus Health change for students moving to a remote status?**

All remote students have access to Campus Health as long as they are paying the health fee with their tuition.

**Is the Student Blue health insurance plan still available to students who are studying remotely?**

All students who meet the eligibility [4] criteria whether they are remote or on campus
learners will be able to enroll in Student Blue if they need coverage. The deadline to enroll for the fall semester is September 10th, the spring semester deadline is January 31.

**If I do not take an action to waive or enroll this semester, will I be default enrolled in the mandatory health insurance plan?**

Students who meet the eligibility criteria, regardless of in person or virtual means of instruction, will have to show proof of insurance in order to waive Student Blue, or be automatically enrolled on the deadline. We strongly suggest that if you want to participate in the plan that you do not wait for default enrollment. You should enroll prior to the August 1st effective date to ensure you do not incur delays in utilizing the coverage once it becomes active on August 1st.

**Are students studying remotely required to waive out of Student Blue for spring 2021?**

All eligible students must take action to waive out or enroll in Student Blue before the deadline.

**If a student was taking some in-person classes to start the semester and had Student Blue, but have since shifted to remote only, are they able to withdraw from Student Blue without penalty, or are they "locked in"?**

No. Transactions to waive or enroll Student Blue must be complete by the deadline. Once a student has enrolled in the plan, and the deadline has passed, no changes can be made to their enrollment.

**Are remote learners who currently have Student Blue able to retain coverage on the plan?**

Yes, remote learners who currently have Student Blue will remain enrolled in the plan through the end of the selected semester. You must choose to enroll each semester or select the automatic re-enroll feature in the fall semester.
If a student is not currently enrolled in Student Blue, do they have to actively waive it to avoid being charged?

Yes. All students who meet the eligibility criteria, regardless of in person or virtual means of instruction, will have to show proof of insurance in order to waive Student Blue, or be automatically enrolled on the deadline.

Is there still a requirement that students either have coverage through one of the UNC-negotiated plans or proof of alternate coverage, even if they aren't on campus?

Yes. All eligible students must show proof of alternate insurance or they will be enrolled in the Student Blue plan by the deadline.

Is insurance still required, even if students are doing remote learning and living away from Chapel Hill?

Yes. All students who meet the eligibility criteria, regardless of in person or virtual means of instruction, will have to show proof of insurance in order to waive Student Blue, or be automatically enrolled on the deadline.

If I wait for default enrollment, when do I get my policy information?

Students who meet the eligibility criteria, regardless of in person or virtual means of instruction, will have to show proof of insurance in order to waive Student Blue, or be automatically enrolled on the deadline. We strongly suggest that if you want to participate in the plan that you do not wait for default enrollment. You should enroll prior to the August 1st effective date to ensure you do not incur delays in utilizing the coverage once it becomes active on August 1st.

Mandatory Student Health Insurance / Hard Waiver Process [5]
Eligibility for Student Insurance Plans [4]
Mandatory Insurance FAQs [6]

Source URL: https://campushealth.unc.edu/charges-insurance/mandatory-student-health-insurance-hard-waiver-process/insurance-remote-learners

Links