Insurance for Remote Learners

Some students learning remotely do not need to meet the health insurance requirement by submitting a waiver. These students include:

**Students participating in Carolina Away**

Carolina Away students are eligible to enroll online in the Student Blue plan for UNC Chapel Hill[2] 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[3].

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[2], the premium will be removed. If you do not take an action, the premium will be removed after January 31st and you will not be enrolled in Student Blue Health insurance.

**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[2] 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[3].

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[2], the premium will be removed. If you do not take an action, the premium will be removed after January 31st.
and you will not be enrolled in Student Blue Health insurance.

**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 [4] 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.
- 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.
- Students *moving to remote status* would be those who were enrolled in face-to-face or hybrid instruction. They have decided to return home/not attend class in person and are now also completely remote.

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

All remote students have access to Campus Health. Access to Campus Health will not change for students moving to a remote status. Students will still have access to our services and providers.

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

All students who meet the eligibility [5]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 spring semester is January 31, 2021.
If I do not take an action to waive or enroll this semester, will I be default enrolled in the mandatory health insurance plan?

For those students who are defined as remote learners, the health insurance premium will be removed from student accounts at the end of February. Remote learners will not be default-enrolled in Student Blue. Students who have any face-to-face or hybrid classes will be default-enrolled in Student Blue if they have not taken an action to waive.

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

Remote and Carolina Away students are not required to waive out of Student Blue this semester. The mandatory health insurance requirement has been lifted for Carolina Away, 100% Remote learners, and students moving to remote status. UNC will remove the mandatory premium at the end of February for all students who have not taken an action to waive out or enroll in the plan.

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"?

Students are not locked in to either an enrollment or waiver and can make as many switches as they’d like up until the February deadline.

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 year.

If a student is not currently enrolled in Student Blue, do they have to actively waive it to avoid being charged?
100% Remote and Carolina Away Students who have not taken an action to enroll in Student Blue will have the premium removed from their student accounts at the end of February and will not be automatically enrolled in the plan. They will not have to take an action to waive Student Blue unless they want the health insurance.

**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?**

Students who are not on campus; either through Carolina Away, having set up 100% Remote instruction before the year started, or a recent move to remote status, are not required to waive. UNC will remove the premium at the end of January.

If students have their own insurance plan, they can go ahead and waive to have the premium removed from their student account before the end of February.

**Will students who bought Student Blue or GSHIP still be covered even with the transition to remote instruction?**

Yes, all insurance is still in effect. If for some reason remote instruction causes the student to lose a RA-TA appointment and their GSHIP insurance is no longer paid by the Department, the student would be eligible to enroll in Student Blue.

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

Those who are doing remote learning are eligible for Student Blue but do not have to waive out if they do not want to.

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

**Links**
[3] https://campushealth.unc.edu/charges-insurance/campus-health-fee-charges-and-
payments