Mandatory Insurance History

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 specific criteria is required to show evidence of an existing “creditable coverage” health insurance policy 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 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 systemwide 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 [1].

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health-insurance-hard-waiver-process/mandatory-insurance-history

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