Mandatory Student Health Insurance / Hard Waiver Process

Most eligible students enrolled in the UNC System Colleges and Universities, including UNC-Chapel Hill, are required to have health insurance coverage. Carolina Away or other 100% remote students [1] (6+ credits as undergrad, 1+ as grad/professional student + in a degree seeking program) do not have to meet the health insurance requirement but are eligible for enrolling in Student Blue.

Those students who are required to have health insurance are not required to enroll in the UNC System Student Health Insurance Plan; rather a student must provide proof of active creditable [2] health insurance. Enrolling in the UNC System Student Health Insurance Plan is one means to meet that requirement. A student is encouraged to compare the UNC System Plan against other options [3], 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 UNC System endorses a cost-effective Student Health Insurance Plan that covers most health care expenses not included in the Campus Health Fee. This plan is administered by Blue Cross / Blue Shield of North Carolina called Student Blue [4]. You can also go to the BCBS website to review the plan benefits [5] and the Pharmacy Essential Formulary [6] for this policy year. When reviewing your pharmacy benefits, remember that your copay at the Campus Health Pharmacy and the Student Stores Pharmacy for the Student Blue plan is $15.00 for a 30-day supply regardless of which tier your drug falls into.

Each semester the Student Health Insurance (insurance premium) is added to all eligible students' University accounts. Eligible students must enroll [7] to activate their insurance or complete the online waiver [8] process with their own creditable insurance coverage before the deadline each semester. Once the waiver is verified and approved, the premium will be removed from the student?s account.
The UNC System Student Health Insurance Plan does not provide benefits for spouses and dependents. Review Health Insurance Options [9] to evaluate other available creditable insurance.

SEMESTER DEADLINES for WAIVE and ENROLL:

FALL - SEPTEMBER 30    SPRING - JANUARY 31

Important Notes:
• A completed, verified and approved waiver is required **each** semester if you do not wish to participate in the UNC System Student Health Insurance Plan.

• To **WAIVE** [10], your insurance policy must be effective (active) by September 1 for the fall semester or by February 1 for the spring semester and must cover you for the entire semester you are waiving. If your insurance is effective after those dates, you cannot waive out using that insurance until the waive/enroll opens for the next semester. When searching to purchase a health insurance policy, please allow adequate time. Depending on the insurance you are looking at, it could take up to 45 days or more to become effective.

• Health insurance coverage under any of the following is considered creditable health insurance: a group health plan; individual health insurance; student health insurance; Medicare; Medicaid (Medicaid Family Planning coverage is not considered creditable coverage and cannot be used to waive Student Blue); CHAMPUS and TRICARE; the Federal Employees Health Benefits Program; Indian Health Service; the Peace Corps; Public Health Plan (any plan established or maintained by a State, the U.S. government, a foreign country); Children’s Health Insurance Program (CHIP); or, a state health insurance high risk pool.

• Coverage for onsite medical clinics, such as UNC Charity Care, are not considered health insurance and therefore cannot be used to waive Student Blue.

• To participate in the UNC System Student Health Insurance Plan, eligible students should **ENROLL** [10] online at the [Student Blue website for UNC-Chapel Hill](https://campushealth.unc.edu/charges-insurance/mandatory-student-health-insurance-hard-waiver-process/insurance-remote-learners) each semester before August 1 or January 1 to activate the policy. The policy must be active if you need to see a doctor, fill a prescription or if you have an accident. Students may waive and enroll using the StudentHealthNAV app for **iOS** [11] and **Android** [12].

• For specific information about the UNC System Student Health Insurance Plan benefits and rates go to the [Student Blue for UNC-Chapel Hill](https://campushealth.unc.edu/charges-insurance/mandatory-student-health-insurance-hard-waiver-process/mandatory-insurance-faqs) website and select Plan Benefits. Student Blue can be reached with WAIVE/ENROLL/RENEW questions by email at **email@studentbluenc.com** [13] or by calling 1-888-351-8283.

• Questions about WAIVE/ENROLL/RENEW can also be directed to Campus Health at **insurancerep@unc.edu** [14].

• If you have questions about whether your financial aid package pays for the UNC System Student Health Insurance, please contact **aidinfo@unc.edu** [15].

**Source URL:** https://campushealth.unc.edu/charges-insurance/mandatory-student-health-insurance

**Links**
[3] https://campushealth.unc.edu/charges-insurance/insurance/health-insurance-options
[13] mailto:email@studentbluenc.com
[14] mailto:insurancerep@unc.edu
[15] mailto:aidinfo@unc.edu