Eligibility for the various UNC-Chapel Hill Health Insurance Plans is based on your UNC affiliation, e.g. student, RA/TA or Postdoc. Eligible students are covered by the Hard Waiver (Mandatory) Plan.

Benefits for the UNC System Mandatory Student Health Insurance Plan (Hard Waiver) are available at [Blue Cross Blue Shield Student Blue.](https://campushealth.unc.edu)

UNC System Student Health Insurance Hard Waiver (Mandatory) Plan Eligibility Criteria

UNC-Chapel Hill students, who meet the following 3 criteria, are eligible for the UNC System Student Health Insurance Hard Waiver Plan (Mandatory Plan) and are required to have health insurance as of Fall Semester 2010. Listed below are 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 Options for Students Not Eligible for the Hard Waiver (Mandatory) Insurance Plan

Visit [Health Insurance Options](https://campushealth.unc.edu) to view multiple insurance resources.
Students NOT eligible for the UNC System Student Hard Waiver (Mandatory) Plan:

- RA/TA students covered under the Graduate Student Health Insurance Plan (GSHIP)
- PostDocs
- Students who do not meet the credit hour requirement or do not have the Campus Health Fee calculated with their tuition
- Most certificate program attendees
- Students taking Online classes only
- Distant Education Students
- Any student not paying the Campus Health Fee as part of their tuition and fees

UNC-Chapel Hill State Employees

Employees of the University that meet the insurance eligibility criteria have the Student Health Insurance Fee added to their University account. An approved waiver is required each semester to have the fee reversed from their University account. Waivers are submitted at the BCBS website [1].

UNC-Chapel Hill RA/TA Medical Health Insurance Plan

For information visit Student Blue RA/TA and PostDoc Insurance [3]

UNC-Chapel Hill PostDoc Medical Health Insurance Plan

For information visit Student Blue RA/TA and PostDoc Insurance [3]

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

Links