



Guidelines for UNC System Health Insurance Hard Waiver Plan Requirements

Background

The University of North Carolina implemented a system-wide hard waiver Student Health Insurance Program (SHIP) for all campuses beginning academic year 2010-2011. The hard waiver process established the criteria by which a student may waive participation in SHIP upon demonstration of creditable insurance coverage.

The hard waiver plan was created to address the variety of student health plans offered by campuses with different benefits, coverage levels, costs, and participation levels amid a growing population of UNC system students who were uninsured students or students who lacked adequate health insurance.

The Board of Governors unanimously approved the rationale and provisions for the hard waiver program and established a UNC System Consortium Student Health Plan in 2009.

The Office of Academic and Student Affairs oversees the program and consults with the Human Resources Department to develop procedures related to waiver requirements and plan administration.

Reasonable Coverage Requirements – All Students (Domestic and International)

The UNC System requires eligible students to have **active** and **verifiable** health insurance to waive out of the student health plan. The burden of establishing adequate health insurance rests with the student, which they can meet by providing evidence of the coverage they have through other avenues, including their parents, spouse, or employer.

The System uses the **federal definition of creditable coverage** as a threshold for valid insurance. However, the System does not restrict policies that do not meet the federal guidelines or are not fully ACA compliant.

Examples of such plans include religious plans, short-time policies, accident plans, indemnity, and ACA grandfathered health plans. While the examples provided are not inclusive, they serve to identify types of plans that may meet the reasonable coverage requirements.

As a general guideline, health insurance policies should include:

- Reasonable coverage for preventive and primary care, emergency services, hospitalization benefits, ambulatory patient services and or mental health services throughout the academic year
- Covered medical benefits and services shall be reasonably accessible for healthcare to the student in the area where the student attends school.

Additional Waiver Requirements for International Students

Beginning policy year 2015-2016, international student waiver criteria must meet federally required benefit thresholds as defined by the Code of Federal Regulations 22.CFR 62.14 to receive an approved waiver as highlighted below.

Amounts in US dollars	Update
Coverage minimum per accident/illness	\$100,000
Repatriation of remains	\$25,000
Per accident or illness deductible limit	\$500
Medical Evacuation	\$50,000

The 2009 UNC Board of Governors' minutes and overview of the hard waiver provision can be found at <http://www.northcarolina.edu/apps/bog/index.php>.

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