Important Information Regarding the UC Student Health Insurance Requirement:
The Criteria for Waiving Enrollment in UC–sponsored Health Plans Have Changed

All University of California students are required to have health insurance as a condition of registration. To help satisfy this requirement, the University enrolls students in a health insurance plan when a student registers for classes. Students who have coverage prior to registration may request to waive enrollment in the UC plan; to be granted a waiver the student’s plan must provide a certain level of health care benefits.

The primary focus of UC’s student health insurance plans is the well-being of our students. The University establishes benefit levels that it believes will help protect students from being unable to complete their education in the event of an unexpected illness or traumatic injury. The benefit level criteria are reviewed annually by a UC system-wide committee and may be changed from time to time.

The University’s student health insurance requirement has been in effect for many years prior to the individual coverage mandate of the Affordable Care Act (ACA). The benefit standards of the ACA were taken into consideration in setting the University’s requirements for the 2014-15 academic year. The benefit levels required by the University largely match the standards of the ACA, although in certain areas the University chose to adopt a benefit level higher than the minimum of the ACA.

Changes in the national insurance market have resulted in many employer-sponsored health plans having lower benefits than in the past. We have heard feedback from students and their parents that the 2014-15 benefit level criteria did not allow some families with employer-based coverage to waive enrollment in the University’s student health plans. While the University strives to protect students from the potential financial devastation of unexpected health care costs, we want to balance that goal with the need for students and their parents to make the health coverage choices that work best for their financial situation.

Therefore, the University’s Vice Chancellors of Student Affairs agreed to amend the student health insurance benefit level requirements. The prescription drug deductible limit has been eliminated, and individuals or families with a Health Savings Account funded sufficiently to cover out-of-pocket liability over $6,350 annually will be granted a waiver. A complete list of the revised health insurance benefit level requirements is attached. These revised criteria will apply to all waiver requests for the 2014-15 academic year.

Students whose initial request to waive or appeal the UC student health plan for 2014-15 was denied based on one or both of these criteria will be contacted by The Ashe Center Insurance Office. Students may be asked to provide additional documentation to determine whether their coverage meets the new criteria.

The online waiver application and its associated forms including the new waiver criteria and pre-waiver worksheet are available under the INSURANCE tab at www.studenthealth.ucla.edu. Please contact The Ashe Center Insurance Office as SHSINS@ashe.ucla.edu and use “Revised Waiver Criteria” in the subject line of your email if you have questions about the UC student health insurance requirement.