

Please read this carefully as it contains important information regarding insurance and also highlights **significant changes to business and billing practices for services rendered at our facility**. Implementation of new fee structures and billing practices will begin in the upcoming 2009-10 academic year.

The University of Connecticut requires all full time students to maintain insurance coverage which may be under a family or individual plan or through the **S**tudent **H**ealth **I**nsurance **P**lan (**SHIP**) sponsored by the University of Connecticut. A full time student is defined as an undergraduate student enrolled for 12 or more credits or a graduate student enrolled for 9 or more credits.

The only acceptable form of notification that the student has other insurance coverage is via the online waiver. Failure to complete the online waiver prior to the deadline date of 9-15-09 will result in automatic enrollment in the University sponsored **SHIP** and will require payment of \$1,381.00 for one year's premium. **No premium refunds or waivers will be granted after the deadline.**

Beginning with the 2009-10 academic year, **the most significant change to the way we do business at our facility is the implementation of "fee for service" billing. Our facility will begin charging office visits fees (comparable to those performed at a physician, private practice office) each time a student is seen.** In addition to office visit fees, we charge for laboratory, radiology and prescription medications.

Currently our facility has participating provider status with the following insurance carriers (NOTE: we are in the process of negotiating with additional carriers. Please visit our website for updated information).

Anthem Blue Cross/Blue Shield  
Cigna  
Aetna Student Health (**SHIP**)

Aetna  
Healthnet

For any of the above plans, we will file claims directly with these carriers and will accept payment of negotiated, reasonable and customary reimbursement. Patients are responsible for any copayments, coinsurance or deductible amounts and will be billed via the fee bill or the student can pay at time of service. Under the SHIP plan most services performed at SHS (related to illness, injury or accident) are covered at 100% (important to consider when evaluating whether to decline the coverage and remain with your independent carrier).

**The student MUST bring an insurance identification card with them every time they are seen at our facility.** If the student does not currently have their own insurance identification card, contact the carrier member services or customer care line and request a card for the student.

If your alternative coverage is through any carrier not listed above, you will be considered self pay and will be responsible for full payment of any office visit, laboratory or radiology fees.

More detailed information regarding changes in our business practices and fees will be posted to our website in early June. Please be sure to carefully compare what the SHIP plan offers versus coverage under your current plan when deciding whether to decline the **SHIP** plan

Questions regarding the waiver process or the **SHIP**, should be directed to the Student Health Services Insurance Coordinator - Tresca Smith at (860) 486-4535 or by email at [tresca.smith@uconn.edu](mailto:tresca.smith@uconn.edu). Or visit our website at <http://www.shs.uconn.edu/insurance.html>