HEALTH INSURANCE IN THE STATES



Healthcare in the United States

The United States does **NOT** have universal healthcare

This means that **ALL** medical services have a cost, such as:

- Office visits with a provider for illness, injury, mental health, or physical exams
- **Diagnostic imaging** such as X-rays and ultrasounds
- Immunizations / Vaccines
- Laboratory tests such as STI testing and cholesterol screenings

Even with insurance, you may still need to pay a **copay**, **coinsurance**, **or deductible** for medical appointments or services. This is called patient responsibility, and it is determined by your health plan.

Health Insurance while at UConn

UConn requires full-time students to have health insurance for the duration of their enrollment

The most important take away from today's presentation is that you

MUST be covered by a health insurance plan

Your options for health insurance are as follows:

- Student Health Insurance Plan (SHIP) sponsored by UConn (automatically charged to most full-time students check your fee bill for the line item "Health Insurance")
- Plan you buy yourself (e.g., Medicaid or an Exchange Plan)
- Plan carried by a guardian or spouse or a plan provided by an employer (such as the Connecticut Partnership Plan offered to Graduate/Teaching/Research Assistants)

Health Insurance

International students must have health insurance while attending UConn

regardless of full-time status

- Most full-time students are automatically enrolled in the student health insurance plan (SHIP)
- Full-time is considered 12 credits for undergraduates and 9 credits for graduates
- All undergraduates are billed as "full-time anticipated" even if they will be part-time
- Students enrolled in a minimum of 6 credits are eligible for enrollment in the SHIP and can request voluntary enrollment
- Graduate students are only charged for the SHIP once they are registered for 9 credits

Student Health Insurance Plan (SHIP)

Most students will be automatically enrolled in the SHIP

Some academic programs are exempt from automatic enrollment

Students taking **at least** 6 credits of **in-person** courses can voluntarily enroll

Check your fee bill

If you were not billed for the SHIP, contact shaw-businessoffice@uconn.edu or 860-486-9239 to be enrolled

Please note: GAs should not see the SHIP charge once GA tuition waiver is applied to your account.



Health Insurance for Families

If you have family here with you at UConn that are **not** students, it is important that they have insurance too

Spouses and children can be enrolled in the Student Health Insurance Plan (SHIP)

For more information

Email: <u>SHaW-BusinessOffice@uconn.edu</u>

Call: 860-486-9239

Please note: spouses and children are not eligible to use SHaW for healthcare services and must seek care from community providers

Health Insurance Waiver

IMPORTANT: If you have your own health insurance coverage you **must** submit a health insurance waiver by the deadline to **decline** the SHIP

- Deadline for incoming Fall students is September 15th
- Deadline for incoming Spring students is February 5th

The health insurance waiver can be accessed in your **Student Admin account**.

From the home page navigate to Bursar Services > Waivers > Health Waiver

Health Insurance for New Graduate Assistants, Fellows, & Interns

New Graduate/Research/Teaching Assistants:

GAs **do not** need to submit a health insurance waiver as the charge for the student health insurance plan will automatically be removed once your **GA tuition waiver** is applied to your account

You have **31 days** from your start date to enroll in healthcare coverage through the Connecticut Partnership Plan offered to you by Human Resources

Coverage is effective on **September 1**st for GAs with start dates in August or **February 1**st for GAs with start dates in January

Failure to enroll means waiting until the next open enrollment period which is held annually in August

If you have questions, please contact Human Resources at benefits@uconn.edu or call 860-486-3034

Health Insurance for New Graduate Assistants, Fellows, & Interns

Connecticut Partnership Plan for Graduate Assistants/Interns/Fellows

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The Connecticut Partnership Plan offers comprehensive medical and dental benefits similar to those offered to employees in many Connecticut municipalities. To learn more about the version of the Connecticut Partnership plan available to you, review the menu items below. Please also review the required COBRA notification.

Once you have reviewed the plan information and required notifications, it is time to make a designation of whether or not you will enroll in the Connecticut Partnership Plan. Should you choose to waive coverage, keep in mind that all full-time students are required by the University to maintain health insurance coverage.

Please Note: The deadline to submit your election is 31 days from your hire date, whether you elect to enroll in or waive the coverage options. The earliest you will have access to submit your elections in CORE-CT will be the day following your GA/GF contract start date.

Review the Graduate Assistants/Interns/Fellow Benefits Video Below



Graduate Assistants / Interns

GRADUATE ASSISTANTS/INTERNS – NEW HIRES/REHIRES ONLY, ELECTION/WAIVER SUBMISSION ♂

- Benefit Elections will be made in CORE-CT.
- You will be prompted to log in using your Net ID and password.
- Supporting documentation will need to be uploaded for dependents

Graduate Fellows

GRADUATE FELLOWS ELECTION/WAIVER FORM NEW HIRE/REHIRE
GRADUATE FELLOWS ♂

Go to hr.uconn.edu and then select
Benefits & Leaves > Benefits >
Employee Benefits Overview >
Graduate Assistants/Interns/Fellows
to review the Connecticut Partnership
Plan details and learn how to enroll

Failure to enroll means waiting until the next open enrollment period which is held annually in August

SHaW Storrs Eligibility

Only students who are assessed the **Student Health & Wellness Fee for the Storrs campus*** on their semester fee bill are eligible to use Student Health and Wellness for medical/mental health care

Please review your fee bill to determine if you are eligible for services at SHaW

*Some academic programs are billed a comprehensive fee (vs. tuition-based billing) and are not billed the Student Health and Wellness Fee. These students will need to seek care from community providers.

Balance Forward: \$0.00 Personalize | Find | 🔠 | 🚃 1-10 of 10 (h) Last Term Charges Date Posted Due Date Grad Activity Fee 16.00 07/09/2024 08/23/2024 Technology Fee 92.00 07/09/2024 08/23/2024 Transit Fee Storrs 08/23/2024 97.00 07/09/2024 Student Recreation Center Fee 200.00 07/09/2024 08/23/2024 Grad University Fee Storrs 236.00 07/09/2024 08/23/2024 Student Health & Wellness Fee 388.00 07/09/2024 08/23/2024 Grad OS Tuition Storrs 13.812.00 07/09/2024 08/23/2024 Northwood 4.915.00 07/24/2024 08/23/2024 Early Arrival Housing 215.00 08/20/2024 08/23/2024 25.00 10/30/2024 11/10/2024 Housing Keys/ Damage/Breakage Total Term Fees: \$19,996.00 Personalize | Find | 49 | 1 First 6 1-6 of 6 6 Last Credits Grad Assistant Tuition Waiver -13812.00 08/13/2024

SHaW Eligible

SHaW Ineligible



VACCINATION & SCREENING REQUIREMENTS



Required Vaccinations and Screenings

Measles, Mumps, and Rubella (MMR)

- Two vaccinations
- One after 1st birthday, and one 28 days later **OR** documentation of positive measles, mumps, and rubella titer (blood test)

Varicella (Chicken Pox)

- Two vaccinations
- One after 1st birthday, and one 28 days later **OR** documentation of positive varicella titer (blood test)

Tuberculosis Screening

- Complete "Tuberculosis (TB) Risk Assessment" in Student Health Portal.
- If you answer "yes" to any question you will need a TB screening test.
- Tuberculosis testing must be done within 6 months of your matriculation date.

Required Vaccine for Living On-Campus

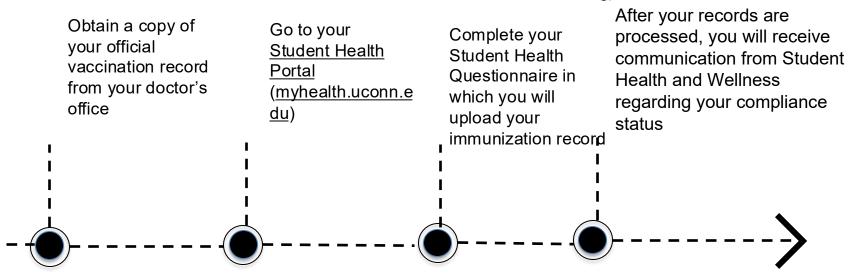
The Meningococcal requirement applies to students living in university owned housing

Meningococcal (MCV4) – Students living in university owned housing must provide proof of receipt of at least one dose of meningococcal conjugate vaccine within five years of enrollment.

Accepted strains:

- Menactra
- MenQuadfi
- Menveo
- Nimenrix

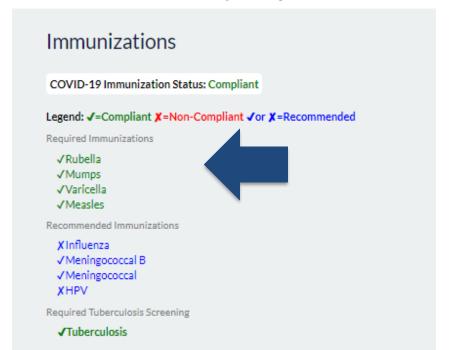
Submitting Your Health Requirements-ALL Students



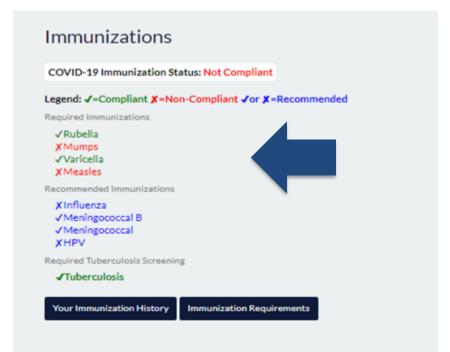
Submit as soon as possible!

Do I Have To Schedule An Immunization Appointment?

If you are **100% compliant**, you do **NOT** need to do anything further.



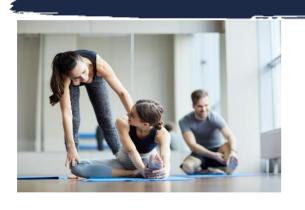
If you are **NOT** compliant, call the Advice Nurse at **860-486-4700**!



OVERVIEW OF SHAW SERVICES



Your Health & Wellness Team













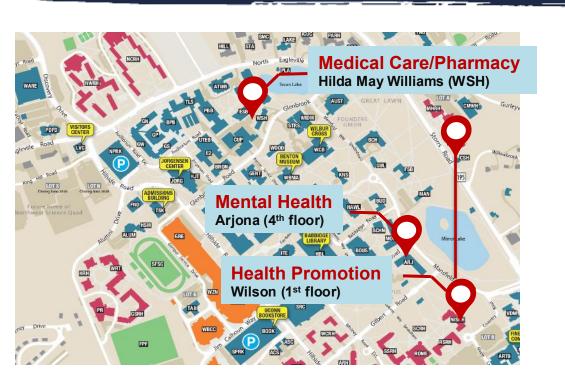
Be well. Feel well. Do well.

Language Line

Provides translation services to 200+ languages, during your appointment!



SHaW Locations



Medical Care and Pharmacy

Hilda May Williams

Mental Health

Arjona (4th floor)

Health Promotion

Wilson Hall (1st floor)

Cordial Storrs (URC)

Medical Care (Hilda May Williams)

Medical Services

- Physical exams
- Immunization
- Acute Illness/Injury
- Allergy/Immunotherapy
- Reproductive & sexual healthcare
- Physical Activity and Nutrition Counseling
- Immunization
- 24/7 advice nurse
- Bloodwork
- X-Ray





How To Access Care

Medical Care

Schedule on-line at myhealth.uconn.edu

or

Call 860-486-4700

*Anytime you need immediate resources, scan the QR code on your Husky One Card (Student ID)



How to Access Care (cont.)

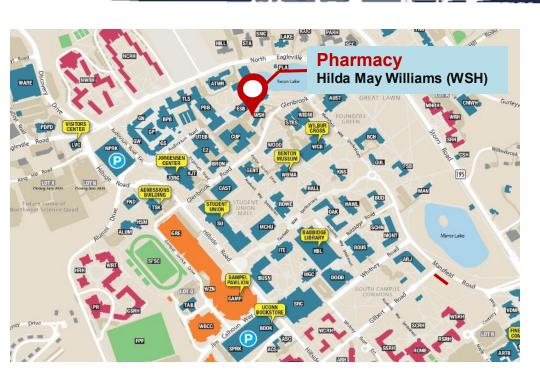
Bring your:

- Student ID
- Medical insurance card
- Pharmacy insurance card





Pharmacy (Hilda May Williams)



SHaW pharmacy professionals will assist you with:

Filling prescription medications Medication information

Non-prescription Medications: Also known as "Over-the-counter" medications

Medical supplies: Ice packs, bandages,

contact solution and more!

Curbside Service: Making pick-up quick and easy!

Visit our **Online Marketplace** to order online & for a full list of items available!

Wellness-to-Go Vending Machine: OTC products are available via self-service on the main floor of the Student Union

Pharmacy (cont.)

Important to know:

Prescription medications are medications prescribed by a medical provider. These medications are meant to only be used by the person whom they are prescribed for.

Non-prescription medications, also known as "over-the-counter" medications, do not require a prescription to be purchased.









Specialized Services

If there is a service we don't offer...we will help get you connected!

 Our Referral Specialist will assist with connecting you to specialized services not offered at SHaW

Health Promotion

We create a culture of health and wellness at UConn

Student Services:

- BASICS (Balancing Alcohol and Substance use to Improve College Success)
- gloveBOX safer sex supply distribution
- Health education workshops, programs, and partnerships
- Peer support
- Pet therapy
- UConn Recovery Community
- Wellness Community (special interest housing on the Storrs Campus)







Emergency Services

Call 911 in case of an emergency

Medical



or



Safety!

SHAW MENTAL HEALTH RESOURCES

Welcome to SHaW Mental Health

MENTAL HEALTH Circle of Care







Group Therapy

How To Get Started

For a routine appointment:

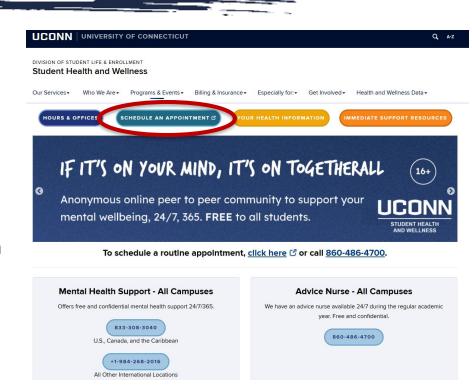
- Schedule a mental health access screening:
 - On-line: www.studenthealth.uconn.edu
 - Phone: call 860-486-4700

For more immediate support

- SHaW staff are available Monday through Friday during business hours
- You can also connect with a mental health practitioner using our 24/7/365 mental health support line

Looking to learn more about mental health supports:

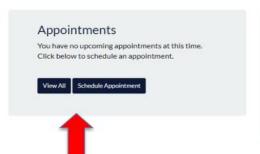
 Check out "Let's Talk" – mental health office hours offered during the fall and spring semester at locations across campus



Schedule a Screening



Welcome to your Student Health Portal





- Access your Health Portal: <u>myhealth.uconn.edu</u>
 -or-
- Call us at 860-486-4700





Additional mental health support for UConn students



AND WELLNESS

Wellness Hub

Log-in to access articles and videos on wellness including:

- Mental and Emotional Health
- Fitness and Nutrition
- Academic Performance
- · Stress Management
- Healthy Relationships and more



24/7/365 Mental Health Support Line

Counselor support anytime, anywhere. Available to students on or off campus.

> 833-308-3040 U.S., Canada, and the Caribbean

+1-984-268-2016 All Other International Locations

Immediate Support Resources:



studenthealth.uconn.edu/emergency-contacts



Reach out to us!

UCONN | UNIVERSITY OF CONNECTICUT

STUDENT HEALTH AND WELLNESS

studenthealth.uconn.edu

860-486-4700



