



Health Insurance for Students

There are, surprisingly, other necessities for college life besides dining and housing. Health insurance is an often overlooked aspect of student living that can actually have a large impact on your finances and health. This guide will explain your options for Health Insurance while attending UCLA.

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Most young students are relatively healthy and have never been confronted with major medical problems. Sudden issues can arise without warning, however, along with crippling medical bills. Health insurance to prevent such situations is recommended, and will soon be required due to the Affordable Care Act. Do your research and make sure that you are getting the best plan for your money; there is a wide variety of options, and under no circumstance should your health plan become an annoyance during college.

UC SHIP:

UCLA offers its very own healthcare package, which is relatively inexpensive and offers a host of benefits:

1. Seamless Integration With On-Campus Facilities

UC SHIP is directly integrated with the Ashe Center, CAPS, and other on campus facilities. This means that your coverage will almost certainly apply to these facilities, and there will be no headaches when getting treated at UCLA. The cost of UCSHIP can be found on the UCLA Student Health website, and is presented below:

	Fees per Quarter	Annual Fees
Undergraduate without Dental	\$646.10	\$1,938.32
Graduate	\$1,003.70 (\$1,505.55/semester)	\$3,011.10

2. Complies With UC and Federal Requirements

UCLA requires all students to have health insurance, and it often distributes grants to students for purchasing UC SHIP. The healthcare plan also complies with the new provisions of federal law under the Affordable Health Care Act. Specifically, this entails the following:

- Adult routine preventive immunizations including Tetanus and Smallpox shots.
- Prescription drugs at a variety of pharmacies including Ashe Pharmacy, UC Family and Ventegra Pharmacy, and out-of-network pharmacies.
- No annual or lifetime limits on health benefits
- Coverage the whole year, even when traveling
- Emergency room visits covered 100% after \$125 copay per visit at an Anthem or UC Family medical center.
- Urgent care is covered 100% after a \$25 copay per visit, but only when the Ashe Center is closed.
- No caps on Essential Health Benefits or pharmacy prescription drug benefits.

3. Extensive Coverage

UC SHIP can be extended to cover dental and vision care at an additional cost.

While these benefits are important, keep in mind that UC SHIP does in fact run through the university. As a result, dropping credits could cause the plan to end. Also note that you will still have to pay for some services at the Ashe Center; physical therapy visits, for example, cost twenty dollars. Fees for specific services can be found online. If you did not receive a grant to purchase UC SHIP, private insurance might be a better option.

4. The New UC SHIP

UC SHIP has recently implemented a 3-tier structure:

1st Tier: Ashe Student Health Center and UC Family Medical Centers (UCLA, UCSD, UCI, UCSF, UCD)

- No deductible
- 10% co-insurance by the student or copayment for certain services (\$15 specialist visits at UC Family, \$15 physical or occupational therapy)
- \$2,000 annual Out-of-Pocket Maximum

2nd Tier: Anthem Network Providers

- \$300 deductible
- 20% co-insurance by the student or copayment for certain services (\$40 specialist visit, \$40 physical or occupational therapy)
- \$3,000 annual Out-of-Pocket Maximum

3rd Tier: Out-of-network Providers

UNIVERSITY
OF
CALIFORNIA

Student Health
Insurance Plan



Private Insurance:

1. Don't Be So Independent

One of the best options for health insurance is to simply stay on your parents' healthcare plan. It is convenient, as you do not have to research new options and switch to a new provider. Paying bills will still be done by your parents, so you will not have to worry about filing payments or claims. Since you are already on a plan, you cannot be denied for medical reasons. Unfortunately, students from other states may see reduced coverage. The age limit for staying on family healthcare plans was extended from 24 to 26 after 2010.

Keep in mind that, while staying on your parents' health plan might make UCSHIP coverage unnecessary, the university plan is extremely convenient. The Ashe Center is on campus, which is especially beneficial for students who regularly require pharmacy prescriptions. Before making a decision, compare the copays of medical care under your parents' plan and those of UCSHIP. If you decide to stay with the parents, find out whether or not local medical centers accept the insurance (the Ashe Center does accept plans outside of UCSHIP).



2. Student Plans

Healthcare for young, healthy adults is often relatively inexpensive. Some providers offer student healthcare plans. These plans are convenient for those attending UCLA from other states, as coverage travels with you. However, there are many downsides to student healthcare. It is not offered in many states; at UCLA, for example, student plans are only available to graduate students.

3. Independent Plans

Getting your own health insurance coverage could very well be cheaper. There are a wide variety of options, and many of them often great coverage for low prices. Since an individual healthcare plan runs through private corporations and is not involved with colleges at all, dropping credits or graduating do not have any effect on the plan. However, there are multiple downsides to independent, private insurance:

- **You Can Be Denied**

Until Obamacare takes full effect, healthcare providers reserve the right to reject you if you have pre-existing medical conditions. Unlike UCLA, health insurance companies are attempting to make profits and will therefore seek to avoid costly clients. Even if you do not get denied, less severe conditions can cause the price of coverage to increase.

- **You Will Have to Pay Your Bills**

Since mom and dad will no longer be taking care of everything, you will have to keep track of your deductibles and co-pays.

Healthcare is not an investment with the same immediate gratification as food, but it is crucial for college life. Having healthcare is not only a requirement at UCLA, but also a federal requirement once the Affordable Health Care Act takes effect. There are many options that will help you save money and stay healthy at UCLA. Do your research and ensure that healthcare is never a concern for the future.

