

Health Insurance for University of Virginia students

Video Script

June 2021

The University of Virginia Board of Visitors made “student hospitalization insurance” a requirement for enrolled students in 1967. This resolution was revised in 1989 to be “health insurance.” Adequate health insurance coverage ensures that the student does not incur major medical expenses and is mandatory to protect the student.

All students at the University of Virginia whom are charged the full comprehensive fees with their tuition are required to have health insurance. Students are **required** to either submit proof of their health insurance or enroll in the UVA endorsed Aetna Student Health Plan annually and by specific deadlines.

UVA implemented the health insurance verification program for these important reasons:

- To reduce the health risk of its student population by ensuring reliable access to health care services
- To insulate students from devastating medical charges and
- To ensure compliance with University policy

Student Affairs Office/Student Health

The Vice President and Chief Student Affairs Officer oversees the student health insurance program. The Student Health Insurance Committee (SHIC) consists of faculty, students, and staff and serves as an advisory body to the Vice President.

Under the health insurance verification program, UVA requires students whom are charged the comprehensive fees with their tuition to:

1. **carry health insurance** that meets specific coverage requirements (i.e., *comparable coverage*); and
2. **provide proof of this insurance** on an annual basis.

If proof of comparable coverage is **not submitted** (whether a student fails to submit any documentation or because a student’s health plan is determined not to provide adequate comparable coverage), **the student will be responsible for the full cost for single coverage under the University-endorsed Student Health Plan.**

Student

At the start of the verification period, students are assigned a checklist to complete which is found as a To Do item in the Student Information System:

Hello Daniel!

General

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Insurance Verification 2020-21

DESCRIPTION

All U.Va. students, both domestic and international, must demonstrate that they carry health insurance that meets specific coverage requirements (i.e., comparable coverage) and must provide proof of this insurance on an annual basis. To provide proof of such coverage, students must complete the Health Insurance Verification process. To complete the Health Insurance Verification process, visit <https://www.uvastudentinsurance.com> between December 17, 2020 and February 1, 2021.

If a student does not have health insurance and wishes to enroll in the University-endorsed Aetna Student Health Insurance Plan, you may do so on or after December 17, 2020 by going to <https://www.uvastudentinsurance.com>

If proof of comparable coverage is not submitted by February 1, 2021, either because a student fails to submit any documentation of comparable coverage or because a student's health plan is determined not to provide comparable coverage, the student will be charged the full cost for single coverage under the University-endorsed Aetna Student Health Insurance plan of \$1,845 for the year; charged on February 1, 2021.

Details about the Insurance Verification process are available at <https://www.studenthealth.virginia.edu/health-insurance-verification-deadlines>

For additional questions about the health insurance requirement or the Insurance Verification process, please contact Student Health directly at sth-ins@virginia.edu or (434) 243-2702.

Any student who fails to demonstrate comparable coverage by the deadline listed in notification will be automatically enrolled into the UVA endorsed Student Health Insurance plan after a review process. UVA will post the Student Health Insurance Plan premium in the Student Information System for those that have not taken action during the insurance verification timeframe. If the premium payment is not made by the due date, a hold will be placed on the student's SIS account and they will be unable to register for the next semester of classes. Once a student is enrolled in the Student Health Insurance plan, the coverage cannot be cancelled.

Student Health

We strongly encourage students to determine if their current health insurance is considered to be comparable coverage and decide on an insurance plan as soon as possible. If no action is taken during the insurance verification timeframe, UVA will make every effort to enroll students in the

Student Health Plan as soon as possible, but it typically takes 2-3 weeks from the appeal deadline before the insurance provider will receive an enrollment file from UVA. This processing time may necessitate students paying for prescriptions or medical services (such as immunizations, x-rays, and laboratory services) out-of-pocket until the enrollment in the Student Health Insurance plan has been completed. Once the enrollment in Aetna Student Health is complete, coverage will be retroactive to the plan year start date.

A student may appeal a denied insurance verification decision by contacting Student Health at sth-ins@virginia.edu on or before the appeal deadline. This deadline will be strictly enforced. If a student has a change in health insurance coverage and wishes to submit new health insurance documentation, they must contact Student Health at sth-ins@virginia.edu on or before the enrollment deadline to receive further instructions.

For more information on insurance, billing and other services provided at UVA's Student Health and Wellness, please visit [Student Health and Wellness, U.Va. \(virginia.edu\)](http://StudentHealthandWellness.U.Va.(virginia.edu)).

Please email sth-ins@virginia.edu or call Student Health Insurance at 434-243-2702.