Student Health Insurance

UW Student Health Insurance

• Required for all international students unless they receive a waiver from UW Risk Management as follows:
  – Insurance is provided by home government, US government, or UW approved sponsor
  – Insurer meets minimum financial status
  – Equivalent insurance coverage

• Available to dependents of international students
• Available to J-1 Scholars and their dependents
• Available to part-time and full-time domestic students
• Enrollment required at the beginning of each semester
• Requires students to use Student Health Services with certain exceptions such as medical emergency, more than 50 miles from campus, after hours, etc.

Previous Plans

• Limited coverage accident and illness plan

• Representative limitations:
  • $20,000 annual policy maximum
  • $2,400 per day maximum inpatient hospital care
  • $2,400 per day maximum outpatient surgery
  • $1,000 annual maximum for all prescription medications
  • $500 maximum per ambulance trip
  • $60 per day & $1,000 annual maximum for psychotherapy
  • Pre-existing condition exclusion

Current Plan

• Moving from a limited accident/illness plan to comprehensive, yet limited duration, health insurance

• More coverage/less limitations:
  • $500,000 annual benefit
  • No daily limits for inpatient or outpatient surgery or hospital care
  • No annual sublimit on prescription benefits
  • No per trip limitations on ambulance trips
  • No sublimit on psychotherapy

Future Plans

Expected Future Plan Enhancements:

• No annual maximum/unlimited annual benefits

• No pre-existing exclusion limitations

Student Health Insurance Challenges

• Insurance/health care literacy
• Student privacy and parental involvement
• Enrollment timing
• Cost
• Claim advocacy