



STUDENT HEALTH INSURANCE REQUIREMENT AND UC SHIP

Student Health Insurance Requirement:

All UC students are required to have health insurance. Students are automatically enrolled in the UC Student Health Insurance Plan (UC SHIP), but may obtain a waiver if they have other qualifying insurance.

Students who choose to waive out of the UC SHIP plan must do so before

September 12, 2018. Student Financial

Aid that is earmarked for UC SHIP premiums is NOT available for other purposes for students who waive out of UC SHIP. For more information on UC SHIP benefits and waiver, see <http://studenthealth.ucr.edu/insurance/summary.html>

The UC SHIP plan is designed by and for students, and is meant to wrap around the care available on campus in order to limit the out-of-pocket expenses students are charged when they obtain care at SHS. Students with UC SHIP pay significantly less for health services on campus than students with other insurance.

Examples of fees for typical visits are provided below:

Example 1: Sore throat

	UCSHIP	No UCSHIP
Nurse triage/assessment	No charge	No charge
Visit with a doctor (advance appointment)	No charge	\$40-\$60
<ul style="list-style-type: none"> if urgent/walk-in visit 	\$15	\$15
Rapid strep test	No charge	\$25
Antibiotic	\$5 co-pay	\$25
TOTAL COST	\$5-\$20	\$90-\$125

Example 2: Sprained ankle

	UCSHIP	No UCSHIP
Nurse triage/assessment	No charge	No charge
Visit with a doctor (advance appointment)	No charge	\$40-\$60
<ul style="list-style-type: none"> if urgent/walk-in visit 	\$15	\$15
X-ray	No charge	\$75
Ankle wrap or splint	No charge	\$5-\$15
Crutches	No charge	\$25
TOTAL COST	\$0-\$15	\$145-\$190