

Good afternoon UTRGV Communication Sciences and Disorders students,

With the spring 2023 semester upon us, we wanted to provide additional information regarding the health insurance requirement and the associated fee on your spring 2023 tuition bill for the University of Texas Health Insurance Program (UT SHIP). **Please read this message closely and its entirety.**

UTRGV COMD is included in a University of Texas system mandate requiring health insurance for students in health-related majors. The insurance is required for the following courses:

<i>COMD 4350</i>	<i>COMD 6301</i>	<i>COMD 6303</i>	<i>COMD 6395</i>
<i>COMD 6180</i>	<i>COMD 6302</i>	<i>COMD 6304</i>	<i>COMD 6396</i>

This mandate is in place for your protection, so you have insured access to personal health care, as you engage in the essential learning activities associated with your future profession. While we remain excited that you are on the path to a health career, we also recognize that learning and working in health care has the potential for exposure to blood and body fluids or prolonged contact with patients/clients which raises the potential risk for communicable diseases.

Details that you need to know about the UT Student Health Insurance Program (UT SHIP):

1. Your automatic enrollment in UT SHIP will provide you health insurance coverage from January 1, 2023 through May 31, 2023. The per semester cost for UT SHIP for the 2021-2022 academic year can be found at: <https://myahpcare.com/wp-content/uploads/UT-RGV-Div-of-Health-Affair-PC.pdf>. Upon enrollment, the health insurance will cover your health needs outside of issues related to clinical activities as well. For example, if you cut your hand and need stitches, you can use the UTRGV SHIP to go to the doctor and get stitches.
2. The DHA health insurance fee is considered a non-mandatory fee which means you will not be dropped from classes for non-payment if you pay all other mandatory tuition and fees by the posted deadlines. This allows you the opportunity to work through the waiver request process prior to having to pay the DHA health insurance fee.
3. The fee for the Student Health Insurance can be covered by financial aid. Please reach out to the financial aid office at your convenience to see how they may be able to assist.
4. The policy, though Blue Cross/ Blue Shield of Texas, is administered by Academic Health Plans (AHP). Details related to the plan can be found at <https://utrgvdivhealthaffairs.myahpcare.com/>.
5. You can submit a waiver request to opt out of UT SHIP if you have current *comparable* health insurance coverage. If you can demonstrate that you have current comparable health insurance coverage and AHP grants the waiver, they will officially notify our office and we will work to have the fee removed from your tuition bill at that time.

The deadline to submit a waiver request for the spring is January 27, 2023.

6. To be eligible to meet waiver requirements, your current health insurance must meet the following requirements (which can be found here: <https://utrgvdivhealthaffairs.myahpcare.com/waiver>)
 - a. Provides the Essential Minimum Benefits required by the PPACA with no annual limits;
 - b. Contains no exclusions for pre-existing conditions;
 - c. Covers 100% of Preventive Care as defined by the PPACA;
 - d. Imposes a deductible that does not exceed \$500 per accident or illness;
 - e. Imposes no provisions for co-insurance that exceed 25% of the covered benefits per accident or illness; and
 - f. is underwritten by an insurance carrier that meets the requirement of 22 CFR 62.14(d)(1) or offered or underwritten by a federally qualified HMO or competitive Medical Plan as determined by the US Department of Health and Human Services.
7. A new waiver request is required for each semester you are required to have health insurance.
8. To **SUBMIT A WAIVER REQUEST** (meaning you have comparable health insurance and **DO NOT** want to be enrolled in the UT SHIP):
 - Have an electronic copy of your current medical ID card (front and back) and UTRGV student ID number.
 - Go to <https://utrgvdivhealthaffairs.myahpcare.com/waiver>
 - Select the 'Click Here...' link.
 - Login to the system by using the following:

Login – UTRGV Student ID (please include all numbers, including any zeros at the front)
Password - Date of Birth in MMDDYYYY format, unless previously changed. (Ex: 01011990)
 - Select the 'Sign In' button.
 - On the home page, select "WAIVE" button from the "I Already Have Insurance" section.
 - Enter your insurance information and attach your required documentation.
 - Select the 'Submit Waiver' button at the bottom of the waiver form.
9. Our office does not administer the waiver process or make any waiver decisions. For any issues related to waivers, please contact AHP directly at 855-247-7587.

For any other questions, you may contact us at: StudentAffairsHA@utrgv.edu or 956.665.3651.