



# Student Health & Counseling

## Student Academic Affairs

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## End of Coverage: Insurance Options

**It is in your best interest to avoid a break in your health insurance coverage.** For those of you in the following circumstances, please refer to the following recommendations:

What is the circumstance?	Option(s)
<u>Graduating</u>	Option 2 or 5
<u>Taking an official leave of absence</u> [1]	Option 1 or 5
<u>Withdrawing</u> [1] from the University	Option 4 & 5

### OPTION 1: Leave of Absence Health Coverage - Two Quarters

Students may extend their Graduate UC Student Health Insurance Plan for up to two quarters if on an approved leave of absence. You must have been covered by UC SHIP in the term immediately preceding the term for which you want to purchase coverage or, if you waived enrollment in the prior coverage period, show proof of loss of the plan used to waive. Proof of loss means an official letter of termination from the insurance carrier. To apply, complete the Voluntary UC SHIP Enrollment Form [2] and submit payment directly to Wells Fargo Insurance Services (address and fax listed on form).

### OPTION 2: UC SHIP Continuation Plan

The Continuation plan is only for students who are graduating. A graduated student may enrolled in the plan for one quarter from the termination date of their current UC-SHIP coverage. Continuation plan coverage includes all the same benefits, limitations and exclusions as the Graduate UC Student Health Insurance Plan (UC SHIP). Enrollees in the Continuation Plan continue to have access to Student Health and Counseling Services. To enroll, complete the Voluntary UC SHIP Enrollment Form [2] and submit payment directly to Wells Fargo Insurance Services (address and fax listed on form).

### OPTION 3: Scholars and Researchers Health Plan

This insurance plan, which is equivalent to the UC SHIP, is available to scholars, researchers or students who are engaged in a formally recognized academic pursuit or program by the University of California, San Francisco for the quarter(s) for which health insurance is being purchased. To apply, complete a Scholars and Researchers Enrollment Form [3] and submit to Student Health & Counseling with payment or payment information.

#### **OPTION 4: SHCS Services Benefit**

For students who withdraw from the University mid-term, the UC SHIP will stay in effect until the end of the quarter as long as the student does not receive any fee reimbursement. However, if the student receives any fee reimbursement for the term in which they are withdrawing, the health insurance will terminate at the start date of that term. In this case, the student will still have limited access to services at SHCS for 30 days after withdrawal.

Students who withdraw from the University at the end of a term or less than 30 days from the end of the term may be seen at Student Health & Counseling Services for follow-up care during this transition period. They may have one follow-up visit with a primary care provider and up to three visits with a mental health practitioner for 30 days after leaving the University. If any referrals or prescriptions are ordered, they will only be paid for by the UC SHIP if the plan is in effect at the time those services are accessed. If you have additional questions, please contact Student Health at 415-476-1281.

#### **OPTION 5: Apply for Other Insurance**

If you will not have insurance through your parents, spouse or place of employment ? you are eligible to purchase coverage via the Affordable Care Act. In California, you may purchase care through Covered California (the State of California?s healthcare exchange program). If you will be leaving California, find out if the state you are moving to offers their own exchange or utilizes the national exchange. The website for the national health care exchange identifies if an individual state has their own exchange. The information may be found at:

<https://www.healthcare.gov/get-coverage/> [4]

### **Short Term or Temporary Coverage**

<u>Assurant Health</u> <u>(Time Insurance Co)</u> [5]	Tel: 1-800- 211-6906
<u>Health Plan</u> <u>Administrators</u> <u>Insurance</u> [6]	Tel: 1-800- 277-3323

<a href="#">Health Net - Quick Net Plan</a> [7]	Tel: 1-800-909-3447 ext. 2
<a href="#">*Anthem Blue Cross</a> [8]	Tel: 1-800-777-6000
<a href="#">Ehealthinsurance.com</a> [9]	Tel: 1-800-977-8860

<a href="#">Health Net</a> [7]	Tel: 1-800-909-3447 ext. 2
<a href="#">Anthem Blue Cross</a> [8]	Tel: 1-800-777-6000
<a href="#">Kaiser Permanente</a> [10]	
<a href="#">Healthinsurance.com</a> [11]	Tel: 1-800-644-3491
<a href="#">Insure.com</a> [12]	Tel: 1-800-624-6370
<a href="#">Ehealthinsurance.com</a> [9]	Tel: 1-800-977-8860
<a href="#">Healthy Families (children &amp; teens)</a> [13]	Tel: 1-800-880-5305

<a href="#">California Dept of Insurance</a> [14]
<a href="#">California Department of Managed Health Care</a> [15]
<a href="#">Consumer's Guide to Getting and Keeping Health Insurance in California</a> [16]
<a href="#">Disability Benefits 101 - Working with a disability in CA</a> [17]
<a href="#">US Dept. of Health &amp; Human Services - Choosing and Using a Health Plan</a> [18]

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[UCSF Main Site](#)

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**Source URL:** <https://studenthealth.ucsf.edu/insurance/other>

**Links:**

- [1] <http://registrar.ucsf.edu/registration/withdrawal>
- [2] [https://studenthealth.ucsf.edu/sites/studenthealth.ucsf.edu/files/PDF/17-18\\_UCSF\\_GradProf\\_Vol\\_EF\\_FINAL.PDF](https://studenthealth.ucsf.edu/sites/studenthealth.ucsf.edu/files/PDF/17-18_UCSF_GradProf_Vol_EF_FINAL.PDF)
- [3] [https://studenthealth.ucsf.edu/sites/studenthealth.ucsf.edu/files/PDF/SRHP1 Application 2017-18\\_0.pdf](https://studenthealth.ucsf.edu/sites/studenthealth.ucsf.edu/files/PDF/SRHP1_Application_2017-18_0.pdf)
- [4] <https://www.healthcare.gov/get-coverage/>
- [5] <http://www.temporaryinsurance.com>
- [6] <http://www.hpainsurance.com>
- [7] <http://www.healthnet.com>
- [8] <http://www.anthem.com>
- [9] <http://www.ehealthinsurance.com>
- [10] <http://www.kaiserpermanente.org>
- [11] <http://www.healthinsurance.com>
- [12] <http://www.insure.com>
- [13] <http://www.healthyfamilies.ca.gov/hfhome.asp>
- [14] <http://www.insurance.ca.gov/>
- [15] <http://www.hmohelp.ca.gov>
- [16] <http://www.healthinsuranceinfo.net>
- [17] <http://www.disabilitybenefits101.org/>
- [18] <http://www.ahrq.gov/>
- [19] <http://www.davefluker.com/hipaa.html>