March 12, 2014

University of Washington
Student Insurance Office
Box 355835

RE: Student Health Insurance Plan Termination Notice

Dear Student:

With the availability of affordable, quality health insurance coverage through the new state and federal Health Insurance Marketplaces, as well as Washington State new expansion of Apple Health (Medicaid), the University of Washington will no longer offer its optional Student Health Insurance Plan (SHIP) effective September 20, 2014.

There has been a lot of misinformation about healthcare reform in general and you may also have heard misinformation about how this change will affect your coverage. Here is the most current information from the Student Insurance Office about changes to SHIP:

- **If you have enrolled for SHIP coverage during the 2013-2014 academic year, your insurance for this year will not be immediately affected and will remain in place through the date you selected when you enrolled.** If you have not yet enrolled for spring or summer coverage, the usual deadlines will apply. Please see the important information below about discontinuing your coverage between March 31 and September 19, 2014.

- Coverage under the Marketplace ‘Gold’ level plans and Apple Health plans are comparable to SHIP. Coverage will be less expensive for many students or their families who qualify for premium subsidies in the Marketplaces or free coverage under Apple Health. The Student Insurance Office website has more information to answer your concerns and address any questions about healthcare options.

- SHIP members enrolled during the 2013-2014 academic year are considered to have ‘minimum essential coverage’ under the Affordable Care Act, meaning you won’t have to pay the penalty that people without coverage must generally pay.

- SHIP coverage will be discontinued only for those students and their eligible dependents who are U.S. citizens or permanent residents of the U.S. A new coverage plan is being developed for UW international students and will start September 20, 2014.

**COVERAGE OPTIONS AFTER SEPTEMBER 19, 2014**

ENROLLING IN APPLE HEALTH OR THE INSURANCE MARKETPLACE: Click this link for a flyer on how to enroll. If you are eligible for Apple Health, you can enroll anytime, even if your SHIP policy is still in effect. Enrolling now will prevent coverage gaps when SHIP ends, and may provide additional coverage for expenses not covered by SHIP.
ENROLLING IN THE INSURANCE MARKETPLACES: Click this link for a flyer on how to enroll.

When to Enroll:

- If your SHIP coverage for Winter quarter ends March 30, 2014, you should enroll for Marketplace coverage as soon as possible to prevent coverage gaps. ENROLLING IN A MARKETPLACE PLAN DOES NOT MAKE YOU ELIGIBLE FOR A SHIP PREMIUM REFUND however, so please match your coverage dates carefully.

- If your SHIP coverage currently ends between March 31, 2014 and September 19, 2014 (i.e., during spring or summer quarter), you will not be able to enroll in the Marketplace plans until the SHIP plan terminates on September 19, 2014. Termination of the SHIP is a ‘qualifying event’ that will enable current SHIP policyholders to enroll in Marketplace plans outside the open enrollment period. To prevent coverage gaps, purchase SHIP coverage through September 19, 2014.

- If you do not extend SHIP coverage and miss the March 31 Marketplace open enrollment deadline, you will not be able to enroll in Marketplace plans until the next open enrollment period, which begins November 15, 2014 for coverage starting January 1, 2015.

IF YOU’RE ELIGIBLE FOR COVERAGE THROUGH YOUR EMPLOYER: You won’t qualify for a tax credit based on your income unless the job-based insurance is found unaffordable or doesn’t meet minimum requirements. In most cases, your job-based plan will be a better option, but you can check the Marketplace plans to compare.

If you have questions or concerns regarding this notice, please contact: the Student Insurance Office at stdins@uw.edu, visit the website or call 543-6202.

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Health plan navigators from Neighborcare Health will be available in the Magnuson Health Sciences Center lobby from 9am-5pm on Monday, March 17, 2014 to assist with Washington Marketplace enrollment. For students who do not qualify for Apple Health, navigators can help those eligible obtain coverage through the Health Exchange/Marketplace. We encourage UW students to stop by to discuss their current or future needs with a navigator.

**These items are necessary for enrollment on March 17, 2014:**

- List of household family members’ Social Security numbers
- Bank account or credit card information
- Pay stubs that include employer information and address or most recent tax return
- Photo ID
- If born outside US, bring your passport/green card/ or visa.
- Financial aid award letter or records of out of pocket college expenses (tuition, books, lab fees, etc.)

Clink here for a map of Health Sciences. The lobby is between A and C wings on the ground floor.