

Dear UP Family,

The University believes that a solid health plan is vital to the well-being of our students. As such, all full-time undergraduate students are required to carry medical insurance and are automatically enrolled in the Student Insurance Plan. Students with comparable existing health insurance coverage may complete an on-line Health Insurance Waiver to decline the Student Insurance Plan. The premium for the Student Insurance Plan will remain on your student's account until a waiver is submitted and approved. The waiver form for the 2018-2019 academic year will be available in mid-July on the Student Accounts website and is due by August 31, 2018.

When deciding whether to waive, families may want to compare coverage and premiums. This is especially helpful if transferring a student to the Student Insurance Plan would allow the family to downgrade from family coverage to a lower premium at home. Benefit details of the Student Insurance Plan can be found on the Student Accounts and Health and Counseling Center websites.

Check if your current plan meets waiver requirements with this form:

Waiver Requirements	YES	NO
Does your student's plan provide access to emergency health care in the Portland area?	<input type="checkbox"/>	<input type="checkbox"/>
Does your student's plan provide access to health care providers in the Portland area for non-emergency conditions? <i>Note: Plans that provide benefits only for emergency and/or urgent care do not satisfy this criteria *</i>	<input type="checkbox"/>	<input type="checkbox"/>
Does your student's plan provide access to inpatient mental health care in the Portland area?	<input type="checkbox"/>	<input type="checkbox"/>
Does your student's plan provide access to non-emergency outpatient mental health care in the Portland area? <i>Note: Plans that provide benefits only for emergency and/or urgent care do not satisfy this criteria *</i>	<input type="checkbox"/>	<input type="checkbox"/>
Is your student's plan currently active and will it remain so throughout the entire 2017-2018 academic year?	<input type="checkbox"/>	<input type="checkbox"/>
Does your student's plan meet the requirements of the Affordable Care Act? <i>Note: Short term and temporary plans do not meet this criteria</i>	<input type="checkbox"/>	<input type="checkbox"/>
A <b>NO</b> answer to any question above indicates that your student's current insurance does not meet the criteria to waive the Student Insurance Plan.		

\*Plans that provide benefits only for emergency and/or urgent care outside their local coverage area, such as HMOs, may offer guest privileges in the Portland area for non-emergency care. Students can potentially meet the waiver criteria by obtaining guest privileges through their insurance company.

Regardless of insurance status, all students are welcome in the Health and Counseling Center. Visits with all providers are free, with nominal charges for tangible items such as medications.

Contact us for more information about insurance, the waiver process, or services available in the Health and Counseling Center.

Welcome to the University of Portland!