



## STUDENT HEALTH

SANTA BARBARA, CA 93106-7002

Parents and Students,

As you look forward to the upcoming academic year, we encourage you to spend some time planning for your health care needs. Even students who are rarely ill at home sometimes find themselves with more frequent episodic illnesses such as bronchitis or flu because they are exposed to a larger variety of germs in their classrooms and living situations. The active lifestyle of our students also predisposes them to injuries of various types. No one expects to require emergency care or surgery, but it happens. Be prepared! Students are required to maintain health insurance during enrollment at UCSB to mitigate the financial impact of health care expenses.

Student Health offers a full spectrum of primary care and specialty services designed to meet the needs of the college population. This care is subsidized by registration fees, lock-in fees, and support fees. The subsidy does not cover the entire cost of providing services; additional fees may be billed to students' BARC accounts depending on the type of insurance coverage. When a student needs care outside of Student Health (ex: ultrasound, MRI, surgery, ER visits), the student's insurance must be used to cover any charges. Student Health does not pay for any care outside of Student Health.

The university sponsors an excellent, reasonably priced health insurance plan that is coordinated with the services offered at Student Health to provide comprehensive coverage for accidents and illnesses. The cost for the Undergraduate students enrolled in the Freshman Summer Start Program is \$153 which covers a student from the beginning of FSSP, July 31, to September 21 which is the beginning of fall quarter. You will be assessed the insurance premium again for fall quarter.

The Student Health Insurance Plan (SHIP) provides for coverage of medical care expenses in the local community as well as coverage for students who are at home or traveling worldwide. The undergraduate plan is considered primary to any HMO plan that a student may have. This makes it much easier for students to receive reimbursement for care obtained locally. The graduate plan is secondary to all other insurance plans. All visit and processing fees at Student Health are waived for students who have SHIP.

Students are automatically enrolled in SHIP; however, if you have comparable insurance, you may request a waiver by visiting our web site at [www.sa.ucsb.edu](http://www.sa.ucsb.edu). A new waiver request must be submitted online each academic year. Waivers will be accepted beginning June 1 for summer session, with the deadline to submit being June 30. If a waiver is not granted, the student is automatically enrolled in the plan and billed for the premium. If you have comparable insurance, we STRONGLY suggest that you carefully consider how well your insurance will work for the student while they are here in Santa Barbara. Every year we have to counsel students whose insurance only covers them if they return home. We support the purchase of our SHIP insurance IN ADDITION TO an existing policy for maximum coverage of a student's health needs.

All students are required to have insurance that is comparable to the SHIP program. This means that the student must be able to obtain primary care services within 25 miles of Student Health and that the services include physician/primary care visits, specialty visits, outpatient diagnostic testing (MRI, ultrasound, etc.), emergency care, and non-parity mental health. Please note that the nearest Kaiser facility is more than 25 miles away and students with Kaiser plans will not be allowed to waive out of SHIP. High deductible plans, even those associated with health or medical savings accounts are not allowed. The following standards are used to assess for compatibility: 1) stop loss/total out-of-pocket expense - \$5,000/year or less; 2) deductible - \$1,000/year or less; 3) lifetime maximum benefit - at least \$300,000; 4) pharmacy benefits available; 5) mental health benefits available. International insurance plans are not eligible to waive. Additional information is available on our web site at [www.sa.ucsb.edu/studenthealth/insurance](http://www.sa.ucsb.edu/studenthealth/insurance). Insurance brochures will be available on this web site in mid summer.

We are very pleased that you have chosen UCSB and hope that you have a very happy and healthy experience. Academic and personal success depends on good physical and emotional health; we look forward to helping you maintain both during your time here.

Sincerely,

A handwritten signature in cursive script that reads "Elizabeth Downing".

Elizabeth Downing, M.D.  
Acting Director, Student Health