

HEALTH INSURANCE REQUIREMENTS

Every law student taking 4 or more credits must carry health insurance — either the basic coverage provided by the University of Idaho [Student Health Insurance Program \(SHIP\)](#) or another plan that covers illness and injury up to a lifetime maximum benefit of \$500,000 or more. Whether you choose SHIP or another insurance plan, you must complete a SHIP [enrollment/ waiver form](#) during the open enrollment period at the start of each semester. Students are AUTOMATICALLY billed for the SHIP on their tuition bill if they have not submitted a waiver request.

Making a timely choice is important. If you sign up for SHIP and later change your mind, you usually cannot receive a refund. Conversely, students who switch into SHIP following the open enrollment period face additional fees and the exclusion of coverage for pre-existing conditions. SHIP is an annual plan; *however*, if at some point during fall semester your spouse gains insurance that better suits you, you have the option to waive SHIP – you must do so **before spring semester and in paper form** ([waiver policy](#)).

We strongly advise comparing plans to find the one best for you. Most insurance agents are happy to give you information on other health insurance options. So investigate plans thoroughly, asking yourself these and other questions:

- What is the annual cost to cover me? My spouse? Dependent children?
- What is the deductible for me and my family members? The co-pay amount?
- What is the maximum out-of-pocket cost per year for me and my family members?
- Am I, or are my family members, already covered by a plan that can continue (e.g., Medicare, Medicaid, S-CHIP, veteran's benefits, affinity-group plan)?
 - If you are under 25, talk with your parents. You may still be covered by their insurance!
- Are the types of healthcare providers I use (e.g., acupuncture, chiropractors) covered?
- Does the plan cover pre-existing conditions?
- What coverage is provided for pregnancy, childbirth, or birth control?
- What is the coverage for annual health exams? Vaccines? Mental health and substance abuse?
- What is the prescription drug coverage for the types of medications my family and I use?

- What is the coverage if my family members or I use a provider other than the Student Health Center? If we use an emergency provider or an out-of-network provider?
- Do I need a primary physician's authorization before visiting a specialist?
- What conditions and services are specifically excluded? Do my family members or I need any of these services? What will it cost without health coverage?

Helpful web sites include:

- [University of Idaho Student Health Center](#)
- [Healthy Idaho](#)
- [Choosing the Right Health Insurance for You \(article posted on Oprah.com\)](#)