

To: Deans, Directors, and Department Chairs

From: Elizabeth Mayer-Davis, Dean, The Graduate School
Ken Pittman, Executive Director, Campus Health

Date: May 23, 2023

Re: Graduate Student Health Insurance Program – Enrollment for 2023-24 and Related Issues

The purpose of this memorandum is to provide information regarding the 2023-24 enrollment process for the Graduate Student Health Insurance Plan (GSHIP) as well as other pertinent information. The policy year is from August 1, 2023, through July 31, 2024.

All graduate students enrolled in at least 1 credit hour, in a degree-seeking program, **and** eligible to pay the student health fee at UNC-Chapel Hill are required to show evidence of an existing creditable coverage health insurance policy or enroll in the UNC System-wide Student Blue plan. GSHIP is considered a creditable policy.

About GSHIP

GSHIP is a blanket accident and illness policy that is different than the UNC System-wide Student Blue plan. It is also separate from insurance programs for Clinical Fellows, Postdoctoral Trainees, and Postdoctoral Research Associates. Graduate students should be enrolled in the GSHIP plan through their academic programs.

Eligibility

Graduate students with the status of Research Assistant (RA), Teaching Assistant (TA), Fellow or Trainee are eligible for enrollment in GSHIP. In addition, students who receive external fellowship funds directly from organizations are also eligible for GSHIP. Departments will need to enroll these students in GSHIP in the same way as students who hold RA/TA positions and be prepared to pay the premium from departmental sources.

To be eligible for the 2023-24 policy year, the minimum prescribed compensation amount for services that a student must receive is \$8,000.

Waiver

Each semester, graduate students enrolled in GSHIP must submit an online waiver to use their GSHIP insurance as evidence of coverage. Failure to waive out results in the student account being charged for the UNC System Health Insurance Plan. Details on the [waiver process](#) can be found on the Campus Health website. The fall waiver deadline is **September 11, 2023**, and the spring waiver deadline is **January 31, 2024**.

Cost and Policy Links

The premium cost per student for annual coverage provided through Blue Cross Blue Shield of NC is \$5,096.04 per year or \$424.67 per month. This premium amount is subject to anticipated final approval from the North Carolina Department of Insurance. The Campus Health Fee remains unchanged at \$205.08 per semester (\$410.16 per academic year) for fiscal year 2023-24.

The following policy, procedures, forms, and manual (see links below) provide detailed information about GSHIP. Please review all documents.

- Policy 1112 – [UNC-CH Policy on Graduate Student Health Insurance Program \(GSHIP\)](#)
- Procedure 1112.1 – [Procedure on Verifying Student Eligibility for GSHIP](#)
- Form - 1112.1.1f – [Verification of Student Eligibility Form](#)
- Procedure 1112.2 – [Enrolling in the Graduate Student Health Insurance Plan \(GSHIP\)](#)
- Procedure 1112.4 – [Paying GSHIP Insurance Premium](#)

Contact Information:

<u>Issue</u>	<u>Contact</u>	<u>Phone</u>	<u>Email</u>
Process	Brett Kenney, Cash Manager	919-962-1601	bwkenney@email.unc.edu
Process	Kenyana Kimbrough, Accountant	919-962-7818	kkimbro@email.unc.edu
Campus Health	Shaku Jayaram, Insurance Associate	919-966-6599	sjayaram@email.unc.edu
Office of Sponsored Research	Director, Post Award Services & Cash Management	919-962-4676	resadminosr@unc.edu
Online Process (Technical)	Kelleigh Huggins, ITS	919-962-3607	khuggins@email.unc.edu
BCBSNC	Customer Service	800-579-8022	email@studentbluenc.com
Policy	Allis Rodelli, Graduate School	919-962-7773	gradstar@unc.edu
Policy	Beverly Wyrick, Graduate School	919-962-7827	gradstar@unc.edu