Policy Statement

Graduate students are eligible for enrollment in the Graduate Student Health Insurance Program (GSHIP), (frequently referred to as the RA/TA Health Insurance plan) provided the following four criteria are met:

1. The student must be registered as a full-time graduate student in good standing at the University.
2. The student is functioning as a Research Assistant (RA), Teaching Assistant (TA), Fellow or Trainee.
3. The student's service and non-service appointments must be based on academically-related endeavors within an academic program/department.
4. The student must receive a minimum prescribed compensation for services, as a Teaching Assistant or
Research Assistant, or receive a fellowship or traineeship award during a policy year from an appropriate source of University funds related to their academic appointment(s). The minimum prescribed compensation is updated for each plan year.

Tuition remission, compensation for services as a temporary student employee, or payments received directly from an affiliated foundation or external entity do not apply toward these eligibility criteria.

Other provisions of GSHIP:

1. The policy year is August 1 through July 31. However, similar to employment insurance, students’ termination from GSHIP coincides with the completion of their RA, TA, Fellow, Trainee position and/or completion of academic studies.

2. Effective Aug. 1, 2014, the GSHIP plan can no longer be offered as an employer provided plan and thus enrollees will not have access to COBRA upon plan discontinuation. The COBRA benefit will end as of July 31, 2014, for all current COBRA enrollees and those who would have been eligible to sign up for COBRA on the basis of their GSHIP coverage ending within the previous 60 days.

3. The same sources of funds, which provide financial support to the graduate student, must also pay the proportionate cost of the health insurance premiums with one exception. If the source of funds include Federal Work-Study program funds, the employing department is responsible for the proportionate share of the health insurance premiums. If a graduate student is being paid from an outside source directly and is not being paid by University funds through University payroll or accounts payable or receive funds through their student account, then they are not eligible for GSHIP.

4. The premium cost per student for annual coverage under the program will be announced no later than 30 days before the plan year begins.

5. Campus Health Services will provide care covered by the Student Health Fee. GSHIP will provide health care coverage that exceeds Campus Health’s scope.

6. Students must first pay the campus health fee, billed per semester at the Office of Student Accounts and University Receivables, in order to be eligible for the additional coverage provided under this policy. If the University has another policy that permits the waiver of fees, the student can still be eligible for the insurance policy.

7. If an eligible student graduates, withdraws from the University, or ceases to perform work in the academic program before the prescribed compensation level has been earned, the insurance coverage will be terminated as authorized by the department(s). The student may seek insurance coverage through the Healthcare exchange or though employer based coverage on the basis of a qualifying event. If the student is still enrolled, but no longer qualifies for GSHIP, they may qualify to enroll in the UNC system-wide mandatory student health insurance plan.

8. Graduate school insurance ends when employment is terminated. Graduate students who will not resume their position in the spring or fall terminate at the end of the semester. Ineligible students should enroll in the UNC system-wide mandatory health insurance plan or a creditable plan.

9. When a student takes an approved leave of absence (LOA), termination coincides with the beginning of their leave period.

10. If an eligible student withdraws under the University Medical Withdrawal Process, the graduate student health insurance will continue to be provided by the academic program/department through the end of the policy term unless termination is requested by the student.

11. When an eligible student graduates, the student must be removed from the insurance program. Students
who graduate in December must be removed effective December 31. Students who graduate in May must be removed effective May 31. Students who graduate in August terminate May 31 or July 31 at the discretion of the academic department.

12. When the Spring semester has ended, the eligible student continues to be covered under the Graduate Student Health Insurance Program from the period of June 1 through July 31 as long as the student will be enrolled in the upcoming Fall semester. The student does not have to attend Summer sessions to be covered. However, the student must pay the campus health fee for the Summer sessions in order to receive services at Campus Health Services. If the graduate student will not return to their RA/TA position during the Fall or Spring semester insurance terminates at the end of the semester. Ineligible students should enroll in the UNC system-wide mandatory health insurance plan or a creditable plan.

13. If the graduate student is not functioning as a Research Assistant (RA), Teaching Assistant (TA), Fellow or Trainee for either the Fall or Spring semester, and if the program/department documents extenuating circumstances to substantiate the appropriateness to continue insurance coverage for both the Fall and Spring semesters, then the department can make an exception to continue the student's enrollment in GSHIP. Documentation for the exception must be forwarded to the Associate Dean of Student Affairs and the GSHIP Administrator for approval.

Reason for Policy

This policy provides eligibility criteria and other provisions of the Graduate Health Insurance Plan (GSHIP).

Exclusions

GSHIP is a separate plan from the UNC system-wide mandatory student health insurance plan. Graduate students with a status of RA, TA, Fellow or Trainee should continue to be enrolled in the GSHIP plan through their academic program. GSHIP is a blanket accident and illness policy with a different set of benefits from the system wide student health insurance plan. Students cannot be enrolled in both plans.

GSHIP is a separate plan from insurance programs for Clinical Fellows, Postdoctoral Trainees, and Postdoctoral Research Associates.

Special Situations

In August 2009, the UNC Board of Governors approved the implementation of a "hard waiver" student health insurance plan on all sixteen four-year campuses beginning in fall 2010. The term "hard waiver" means any graduate or undergraduate student meeting three specific criteria (enrolled in 6 credit hours if an undergraduate or 1 credit hour if a graduate student, degree-seeking, and eligible to pay the student health fee) is required to show evidence of an existing "creditable coverage" health insurance policy or enroll in the UNC system-wide plan.

In order to waive out of the UNC system-wide mandatory health insurance plan, graduate students must submit information to verify enrollment in GSHIP at www.bcbsnc.com/unc or they will be charged a premium for health insurance coverage, per semester, on their University account.

Procedures

- 1112.1 - University of North Carolina at Chapel Hill Procedure on Verifying Student Eligibility for the Graduate Student Health Insurance Program (GSHIP)
- 1112.2 - University of North Carolina at Chapel Hill Procedure on Enrolling in the Graduate Student
Additional Information

Frequently Asked Questions

Q: What does "a registered graduate student in good standing" include?
A: Please refer to the Graduate School's Handbook for registration requirements.

Q: If a student is not eligible for the Graduate Student Health Insurance Plan, is there other insurance available?
A: If these students are degree seeking, enrolled in at least one credit hour, and eligible to pay the Campus Health Services student health fee, they can participate in the student health insurance plan. More information about this plan is available through Campus Health Services.

Q: If an eligible student graduates, withdraws from the University, or ceases to perform work in the academic program after the prescribed compensation level has been earned, what will happen with the Graduate Student Health Insurance?
A: The insurance coverage will be terminated as authorized by the department(s). The student may enroll in an insurance plan through the healthcare exchange on the basis of a qualifying event. The student may be eligible for subsidies based on income. For North Carolina specifically, individuals interested in an appointment with a Navigator to enroll in coverage will have access to a statewide hotline by calling 800-579-8022.

Q: When a student has met the minimum compensation amount, worked as an RA/TA, Fellow, or Trainee during the policy year, but will not return to the position the following semester when does their GSHIP insurance terminate?
A: Insurance terminates at the end of the semester. For students graduating in August, departments have discretion in continuing coverage through July 31st. Eligible students can enroll in UNC system-wide mandatory health insurance plan or a creditable plan.

Q: Are students who were not RA/TA, Fellow, or Trainees during the academic year eligible for GSHIP during the summer?
A: No. Only students who were eligible for GSHIP during the academic year are eligible for GSHIP during the summer.

Q: When does open enrollment begin?
A: Open enrollment begins July 1st.

Q: My grant has ended. How do I change the chart field string used to pay a student's insurance premium?
A: Changes should be made in ePar by the appropriate HR staff member.

Q: If I terminate a student's payroll is their insurance coverage automatically terminated?
A: No, you must terminate insurance coverage within ConnectCarolina's GSHIP module.

Related Data

Additional information about the mandatory student health insurance requirement is available at Campus Health Services.
## Contacts

<table>
<thead>
<tr>
<th>SUBJECT</th>
<th>CONTACT</th>
<th>TELEPHONE</th>
<th>FAX</th>
<th>E-MAIL</th>
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<tbody>
<tr>
<td>GSHIP Process</td>
<td>Acctg. Srvs. – Cash Management</td>
<td>919-962-7793</td>
<td>919-962-3306</td>
<td><a href="mailto:Cash_management@unc.edu">Cash_management@unc.edu</a></td>
</tr>
<tr>
<td>Office Of Sponsored Research</td>
<td>Director, Award Management</td>
<td>919-962-4676</td>
<td>919-962-5011</td>
<td><a href="mailto:resadminosr@unc.edu">resadminosr@unc.edu</a></td>
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<tr>
<td>Campus Health Services</td>
<td>Mary Covington, MD</td>
<td>919-966-9176</td>
<td>919-966-0361</td>
<td><a href="mailto:Mary_covington@unc.edu">Mary_covington@unc.edu</a></td>
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<tr>
<td>GSHIP Policy</td>
<td>Dwayne Pinkney, Vice Provost for Finance and Academic Planning</td>
<td>919-962-1091</td>
<td>919-962-2437</td>
<td><a href="mailto:dpinkney@email.unc.edu">dpinkney@email.unc.edu</a></td>
</tr>
<tr>
<td>Online Process (technical)</td>
<td>Jeroen Soeurt</td>
<td>(919) 962-6036</td>
<td></td>
<td><a href="mailto:jeroen@unc.edu">jeroen@unc.edu</a></td>
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<tr>
<td>Disbursement Services</td>
<td>General Number, option 3</td>
<td>919-962-0213</td>
<td>919-962-2356</td>
<td><a href="mailto:disbursementsteam@unc.edu">disbursementsteam@unc.edu</a></td>
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<td>University Cashier</td>
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<td></td>
<td><a href="mailto:cashier@unc.edu">cashier@unc.edu</a></td>
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<td>BCBSNC</td>
<td>Customer Assistance</td>
<td>800-579-8022</td>
<td>919-313-2020</td>
<td><a href="mailto:email@studentbluenc.com">email@studentbluenc.com</a></td>
</tr>
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## History

**Revised:**
- August 1, 2016: Added termination dates; changed contact information
- June 13, 2016: Updated Contacts list.
- July 29, 2015: Removed Elizabeth Parker from Contacts.
- July 23, 2014: Updated information about transition of plan from employer based plan with eligibility for COBRA to blanket accident and illness policy without COBRA eligibility. Updated contact information.
- July 8, 2013: Updated program-related dates and reference information.
- September 21, 2012: Changed contact information.
- July 16, 2012: Changed contact information; amended provisions and criteria for GSHIP recipients.
- July 20, 2011
- November 3, 2010: Added Contact.
- July 9, 2010
- August 31, 2009


**Attachments:** No Attachments