

Graduate Health Insurance Forum (2/16/2021)

Thank you to all of the students who submitted questions and participated in the Graduate Student Health Insurance forum. Here are the links to the recording, the full policy booklet, and the summary of benefits and coverage. I have also attached a document that lists several mental health providers in the Fairbanks area for those that inquired. You will need to investigate whether those listed are considered in-network providers using the UnitedHealthcare Portal, as you do when looking for other medical providers.

In summary, the University of Alaska Fairbanks includes graduate student health insurance as an employment benefit for graduate fellows, research assistants, and teaching assistants. We use an insurance brokerage firm to negotiate an insurance policy that will provide the best coverage for the most domestic and international students. While marketplace plans may offer individuals similar coverage at a lower cost, a group policy, like the one currently in use, provides a broader range of uniform coverage to all our graduate assistants. When shopping for insurance on the marketplace, each policy's cost is based on the person's individual health history and other personal variables, so not every person will qualify for the same policy and/or cost. The UAF graduate student insurance policy is a group policy that benefits from having a minimum number of graduate assistants and fellows. The brokerage firm can negotiate a better rate for more people covered by utilizing a no opt-out option.

If you have another insurance plan with your spouse or parents, the policy we provide will always be secondary coverage.

If you are planning any medical procedures or if you encounter problems with filing medical claims after a procedure, we encourage you to reach out to Margaret Kellogg for assistance. As the liaison between UnitedHealthcare and UAF students, Margaret has years of experience working with student health care and can work with you to make the most of your insurance. You can contact her by email at mekellogg@alaska.edu or by calling 907-474-7043.

We also encourage you to use the UAF Health & Counseling Center as your first stop for your health care needs. The center offers primary and preventive care services that are included in the consolidated fee structures. [Additional fees](#) are incurred when medications, labs, supplies or certain documentation are provided. There is no deductible for services provided by the UAF Health & Counseling Center.

Many students asked why the current policy does not cover dental and vision services and why pediatric coverage for those services is included. Adding dental and vision coverage significantly increases the cost of the plan to the point where it would be cost prohibitive to provide health insurance for our students. Pediatric coverage for dental and vision is required by federal law. Our insurance brokerage firm is preparing the policy for the next academic year and will review the possibility of having supplemental dental and vision benefits for those that would like to have that option.

As discussed in the forum, we want to reassure you that there is no lapse in graduate student health insurance coverage in January. Spring insurance coverage includes summer and extends from January 5 to August 24. All insured graduate students are formally activated in January (when all appointments and financial aid paperwork are processed) after the insurance company is notified by the University. Once activated by UnitedHealthCare Student Resources, the company sends an email activation notice to the students. Medical expenses incurred in the period between January 5 and activation must be paid by the student upfront. Students incurring medical expenses in this period can file a claim to recover their reimbursable expenses once they have been notified that their policy is active.

Thus for students who have insurance coverage for the Fall semester (August 25 through January 4), there is indeed a period in January where they have to submit claims after the fact. Students who have Spring coverage, but did not have coverage in the Fall, also have a similar delay and also have to submit their claims after the fact. This gap arises due to the time it takes to process assistantship contracts each semester.

In regards to the insurance card, students can download and print their insurance card from the [UnitedHealthCare Student Resources website](#). Students who print their cards in the Fall can use the same card in the Spring as the policy number does not change. Unfortunately, the card will not be immediately processed by your medical provider between January 5 and the time that you are activated by UnitedHealthCare.

The University is working to speed up this process and avoid the gap for next academic year. For students with assistantships for Fall 2021 and Spring 2022, our goal is to post their Spring insurance in the Fall and so allow for a seamless transition in the insurance with no delay of activation in January 2022. For students with new assistantships in the Spring 2022, we can do the same if the Spring contact is completed prior to campus closure in December 2021..

We hope this summary and explanation are helpful. Remember you can contact our office any time with questions and we will do our best to assist you.