

# STUDENT HEALTH INSURANCE

**Cristin Kohlscheen**  
**Student Health Program Coordinator**  
**402-559-5158**  
<https://www.unmc.edu/student-success/student-health/staff.html>

In addition to payment of Fund B (as described below), UNMC requires that full-time students have inpatient (hospitalization) insurance. Full-time students who wish to waive/decline UNMC's endorsed student health insurance program may do so by providing proof of coverage through their parents, spouse, employer or their own personal plan. If the student wishes to waive/decline the United Healthcare Student Insurance, they must fill out an electronic waiver form that can be found on their UNMC MyRecords account once their semester tuition bill has been calculated.

The waiver can be completed approximately 14 days prior to the beginning of the student's fall semester (or spring, although the fall insurance waiver carries over for spring semester) and up until 14 days after classes begin. Failure to complete the waiver will result in an automatic payment for insurance from the student's tuition bill. The student cost per month for the 2022-2023 academic year is \$300.43, which includes medical, dental, and prescription coverage.

Note that all PhD students, regardless of enrollment status, must either accept the fee or file the paperwork to formally waive the charging of the insurance fee.

Part-time students may also enroll in the health insurance program by contacting Student Health ([studenthealth@unmc.edu](mailto:studenthealth@unmc.edu)) by email or phone at 402-559-5158 during the first two weeks of the student's semester. In order to participate in the student insurance plan, the part-time student must also pay the Fund B fee (\$99.75 per semester) which entitles the student to use the outpatient Student Health Clinic facilities located on the third level of the Durham Outpatient Center. **It is the responsibility of the part-time student to make arrangements each semester with Student Health in order to be billed for the United Healthcare Student Health Insurance and Fund B.**

Questions concerning the student insurance plan, procedures for filing claims and/or problems with the claims process may be directed to Student Health ([studenthealth@unmc.edu](mailto:studenthealth@unmc.edu)) by email or phone at 402-559-5158.

**Dependent Insurance:** The United Healthcare Plan does offer dependent insurance. If the student is interested in purchasing an insurance plan for their dependents, once they are active in the United system, they may go ahead and enroll on the United Healthcare Company website: <https://www.uhcsr.com/unmc/>.

Students who waive the University's endorsed student health insurance plan through United Healthcare will not have their own personal insurance deductible waived since the University has no agreement with other companies.

## **Emergency Room Services with United Healthcare:**

Students covered by the United Healthcare Student Insurance Plan are encouraged to use the Nebraska Medical Center Emergency Department (but only for an "Emergency Medical Condition", otherwise United reserves the right to deny payment of the student's bills). United will waive the \$500 deductible and \$300 copay with a referral. Without

a referral, if you are admitted as a patient into the hospital from the emergency room, the copay only is waived.

Students are encouraged to seek care at an in-network United Urgent Care facility instead of the hospital Emergency Room, as the total charge to thru an in-network Urgent Care is \$75. Once the student pays \$75, United will typically cover most other urgent Care expenses at 100%. Students must call or email the UNMC Student Health Office within 48 hours to report their Emergency Room visit and to receive a referral. Students who use the Emergency Department on campus will be covered at 80% of Eligible Expenses; if an outside emergency room is used, the coverage will be at 80% if it is an in-network provider.

**Please Note:** Students who use an emergency department other than the Nebraska Medical Center will be charged the \$500 deductible before United will pay any of the student's emergency room charges (in order to have the \$500 deductible waived, please inform Student Health within 48 hours of your ER visit, and thus a referral will be issued). Students may file a claim form on the United website, <https://www.uhcsr.com/unmc> (<https://www.uhcsr.com/unmc/>).

**Please Note:** Follow-up emergency department care must be done in the Student Health Clinic if the student has their insurance plan through the United Healthcare Student Resources Plan.