

May 12, 2014

University of Washington
Student Insurance Office
Box 355835

RE: Student Health Insurance Plan Termination Notice

Dear Student:

This is a reminder that the University of Washington will not offer its optional Student Health Insurance Plan (SHIP) after summer quarter 2014.

There has been a lot of misinformation about healthcare reform in general and you may also have heard misinformation about how this change will affect your coverage. Here is the most current information from the Student Insurance Office about changes to SHIP:

- **If you enrolled for SHIP coverage during the 2013-2014 academic year, your insurance for this year will not be immediately affected and will remain in place through the date you selected when you enrolled.** If you have not yet enrolled for summer coverage, the usual deadlines will apply. **Please see the important information below about discontinuing your coverage before September 19, 2014.**
- SHIP will be discontinued only for those students and their eligible dependents who are U.S. citizens or permanent residents of the U.S. A new coverage plan is being developed for UW international students and will start September 20, 2014.
- SHIP members enrolled during the 2013-2014 academic year are considered to have 'minimum essential coverage' under the Affordable Care Act, meaning you won't have to pay the penalty that people without coverage must generally pay.
- Coverage under the Washington's Health Benefit Exchange Marketplace 'Gold' level plans and Apple Health plans are comparable to SHIP. Coverage will be less expensive for the many students or their families who qualify for premium subsidies in the Marketplaces or free coverage under Apple Health. The Student Insurance Office [website](#) has more information to answer your concerns and address any questions about healthcare options.

COVERAGE OPTIONS AFTER SEPTEMBER 19, 2014

ENROLLING IN APPLE HEALTH: Click [here](#) for a flyer on how to enroll. If you are eligible for Apple Health, you can enroll anytime, even if your SHIP policy is still in effect. Enrolling now will prevent coverage gaps when SHIP ends, and may provide additional coverage for expenses not covered by SHIP.

ENROLLING IN THE INSURANCE MARKETPLACES: Click [here](#) for a flyer on how to enroll.

WHEN TO ENROLL IN THE INSURANCE MARKETPLACES:

- **Termination of the SHIP is a 'qualifying event' that will enable current SHIP policyholders to enroll in Marketplace plans outside the open enrollment periods. To prevent coverage gaps and preserve your Marketplace enrollment eligibility, purchase SHIP coverage through September 19, 2014.**
- If you do not extend SHIP coverage through September 19, 2014 and you missed the March 31 Marketplace open enrollment deadline, you will have to wait until the next open enrollment period (starting November 15, 2014 for coverage starting January 1, 2015) to enroll in the Marketplace.

If you have questions or concerns regarding this notice, please contact: the Student Insurance Office at stdins@uw.edu, visit the website or call 543-6202.