

# UC Student Health Insurance Plan Information Sheet

## ABOUT UC SHIP

- UC SHIP is a self-funded, not-for-profit health care plan available to all UC students, designed to operate on a break-even basis financially.
- UC SHIP was designed by students with students serving as voting members of the Executive Oversight Board (EOB), which makes recommendations, votes on benefits and reviews the plan's financial performance.
- UC SHIP benefits include a wide range of services such as medical, pharmacy, dental, vision, mental health and substance use disorder support for both undergraduate and graduate students, as well as their eligible dependents.

## UC SHIP REMAINS AN AFFORDABLE, HIGH-QUALITY HEALTH PLAN OPTION FOR STUDENTS

- **The University of California is proud that its Student Health Insurance Plan (UC SHIP) provides affordable, high-quality health benefits to support students' academic advancement and has done so for the past decade.**

## UC SHIP Premium Increases: Facts

- **UC SHIP premium rates will increase for the 2024-2025 academic year. Even after the change, UC SHIP premiums remain significantly more affordable compared to plans with similar benefits available in the State's Covered California marketplace for individuals.**
- The higher premiums are driven by a significant increase in the use of higher-cost services and medication during the past two years. As a result, the UC SHIP premiums for the 2024-2025 academic year will increase 13-31 percent, depending on the location and plan type. For students who qualify, the cost of UC SHIP's premiums is included in financial aid awards.
- Despite rising claims in recent years, UC SHIP has kept premium increases to an average of five percent in the past several years, which is lower than the rate of inflation. UC SHIP has needed to use a majority of its previous reserve funds to maintain the plan's financial stability while covering growth in claims during the past few academic years.

## UC SHIP CONTINUES TO OFFER ROBUST BENEFITS WHILE WORKING TO CONTAIN CURRENT AND FUTURE PREMIUM INCREASES

- In an effort to hold down premium increases as much as possible without making significant reductions in benefits, the EOB explored options and took the following actions:
  - Discontinued coverage for GLP-1 and all weight loss medications. GLP-1 medications for diabetes are still covered.
    - This decision on weight loss drugs is consistent with the practices of most national health plans, given that these relatively new medications need further study to confirm their effectiveness.
  - Discontinued the Lyra supplemental mental health care pilot program at the end of the 2023-24 plan year.
    - Plan members will continue to have access to mental health services through professionals in the campus Counseling and Psychological Services (CAPS) centers and others in the Anthem Blue Cross network and LiveHealth Online.
- To help avoid such large premium increases in future years, efforts are being made to educate students about high-quality primary care options and alternatives to emergency room services, as well as exploring options for after-hours capacities.
- Three key plan design elements are being standardized across campuses to ensure that UC SHIP remains viable for the long-term for future generations of students. The changes are in line with accepted health plan practices and set amounts that are at or below market standards. Across all campuses, the new levels will be:
  - Emergency room copays will be no less than \$150 per visit.
  - Out-of-pocket in-network (SHS, UCMC and Anthem contracted providers) maximums will be \$4,500 for individuals and \$9,000 for families, with out-of-network out-of-pocket maximums of \$9,000 for individuals and \$18,000 for families.
  - Specialty medication coinsurance will be no less than 10 percent up to \$250.