



System Student Health Insurance Plan (SSHIP) Information Handout

The Texas A&M System requires all F-1 and J-1 international students to be covered by the SSHIP unless they meet one of the A&M System allowed exceptions. To review the System policy go to [Student Health Insurance](#). For information about the waiver criteria go to [Waiver Criteria](#). The ISSS requires students who have filed for a change of visa status (COS) to F-1 be enrolled in the SSHIP once their application is submitted to USCIS. COS students may submit a waiver request if they are eligible.

WAIVER INFORMATION:

1. **How do I submit a waiver?** To submit a waiver you will need to go to [ISSS Health Insurance](#) and follow the instructions for submitting a waiver. Please note the waiver deadline and waiver requests received after the deadline will not be processed. No exceptions! All waivers are processed by the SSHIP account manager Academic Health Plans (AHP). The ISSS does not review waiver requests.
2. **How often do I submit a waiver?** Students must submit a waiver every fall and spring semester.
3. **I have my own health insurance, can I submit a waiver?** No. Just because a student may have alternate health insurance does not mean they will be eligible for a waiver. Students must meet the [A&M System Waiver Criteria](#) in order to be eligible for a SSHIP waiver.
4. **I have been awarded a graduate assistantship (GA) and signed up for the GA insurance, do I need to submit a waiver?** Students that are awarded a full-time graduate assistantship (GA) and sign up for the GA insurance will need to submit a waiver when they are first awarded the GA. After that the student will submit a waiver every fall as long as they have a GA position with GA insurance. Please see the Graduate Assistantship section below.
5. **How do I remove the insurance charge if I am not an F-1 or J-1 visa student?** If you are not an F-1 or J-1 visa student or have not filed to change your visa status to F-1 please email IntlInsurance@tamuc.edu immediately to verify your status.

Also provide any copies of your documents (I-94, visa, green card) or receipt/approval notices. ***Please note that corrections of your visa status must be received by the waiver deadline or we will not be able to remove the insurance charge.***

6. **My waiver has been approved but the SSHIP is still on my account. What do I do?** The ISSS will receive regular updates from AHP for approved waivers and once notified by AHP we will remove charges within 10 business days. Please note AHP processes waiver requests within 7 business days. AHP and the ISSS will process waiver requests ***that are submitted by the deadline*** from one to two weeks after the waiver deadline. Please note we ***will not*** consider any waiver requests submitted ***after*** the waiver deadline.
7. **Will any waivers or updates on waiver eligibility submitted after the waiver deadline be processed?** No. Due to a number of factors the ISSS will not process any waiver request, Assistantship Verification Forms, or status updates received ***after*** the waiver deadline. No exceptions! We are required to close out our SSHIP process and make payment to the SSHIP provider in a timely manner. ***We will not be able to remove the SSHIP charges for students who fail to submit a [waiver request](#) or [Assistantship Verification Form](#) or fail to update their status with the ISSS by the waiver deadline.***

Graduate Assistants

8. **How do I receive a waiver for graduate assistantship insurance?** Students with a full-time assistantship and GA insurance can be waived from the SSHIP enrollment requirement. ***First time GA's will need to submit a waiver through the [waiver request](#). All GA's will submit a waiver every fall semester as long as they have a full-time GA position with GA insurance.*** Also, every fall and spring semester GA's will need to submit the [Assistantship Verification Form](#). This form is utilized by the ISSS so we can be aware of all students with GA's. Please note the following:
 - a. New GA's may have a "waiting period" before their GA insurance is effective.
 - b. Students with a "waiting period" for their GA insurance will be required to ***enroll in the SSHIP*** and ***pay the full premium***. A refund will be processed at a later time by AHP.
 - c. After the GA insurance is effective the student may contact AHP to request a refund of their SSHIP. All refunds are sent to the ISSS and will be applied to a student's account. Please note refunds are not processed by AHP until the end of the semester.
9. **Am I required to submit a waiver every semester if I have GA insurance?** No. ***First-time GA's*** will need to submit a waiver request the ***first semester*** they are

awarded a full-time GA and sign up for the GA insurance. Students with a full-time GA with the GA insurance are required to submit a waiver every fall semester only.

Please note there is a waiting period for the GA insurance and students will be required to be enrolled in the SSHIP and pay the SSHIP full premium. Pro-rated charges for the GA insurance are not allowed. Refunds for the unused SSHIP are processed by AHP at the end of the semester, and the refund will be applied to a student's account.

10. **Am I required to continue my GA insurance during the summer?** Yes. Students with GA insurance will need to be sure to continue their coverage over the summer semester ***regardless if they are enrolled or not. The A&M System SSHIP policy requires students to have coverage the entire year.*** Students who fail to enroll in the GA insurance for the summer will be charged the SSHIP pro-rated amount for the summer once the ISSS is notified and be required to pay the premium to ensure compliance with the System rule.

Payment Information:

11. **How do I pay for the SSHIP premium?** The SSHIP is placed on a student's account within a few business days of registration for courses. Students will need to pay the SSHIP premium in full by the 12th day of class (4th day of class for new summer students). For payment information please visit [Student Accounts](#). ***Please be sure to inform Student Accounts to apply your payment to the SSHIP.***
12. **What is the deadline to pay the SSHIP?** Payment for the SSHIP must be made by the 12th day of class (4th class day for new summer students). ***You will need to be sure to inform Student Accounts to apply any payment made to the SSHIP premium.***
13. **Can I pay the SSHIP premium through the payment plans?** No. Payment for the SSHIP cannot be set up through the payment plans and must be made by the 12th day of class (4th class day for new summer students). You may contact [Student Accounts](#) for more information.
14. **What if I am unable to make payment by the deadline?** The ISSS may place a registration hold on a student's account if they fail to pay the SSHIP premium in a timely manner. This registration hold ***will not*** be removed until payment for the SSHIP premium is confirmed by Student Accounts.

Insurance Coverage Information:

15. **How do I learn more about my insurance benefits?** Students may go to [Academic Health Plans](#) (AHP) to learn more their insurance benefits. AHP is the SSHIP account manager and the health insurance provider is [Blue Cross Blue Shield of Texas](#) (BCBS) and students may also set-up an account with [BCBS](#) to update their information and access information faster. The Group Number is 117558 and you will need your CWID and date of birth when logging in.
16. **When is my SSHIP effective?** For spring students the SSHIP is effective January 1 and coverage is until August 31. Summer is included for students enrolled in spring semester classes. For fall students the SSHIP is effective beginning September 1 and coverage is until December 31. ***New students beginning their studies for the fall semester*** will be required to enroll early with an effective date of August 1 and their SSHIP premium will be different. ***New students beginning their studies for the summer semester*** will be charged a pro-rated amount from June 1 until August 31.
17. **How do I receive my insurance ID card?** Insurance ID cards are sent to the student's mailing address that is listed in their myLEO account. Students may also obtain a [Temporary ID Card](#) or contact AHP directly at (877) 624-7911. You may also obtain proof of coverage through the [Blue Cross Blue Shield](#) website by setting up a BCBS account. The Group Number is 117558 and you will need your CWID and date of birth when logging in.
18. **I have been told my insurance is not valid...what do I do?** It is very important that students contact the ISSS via email at IntlInsurance@tamuc.edu if they are experiencing issues related to coverage verification. Due to the System requirements all F-1 and J-1 international students required to be enrolled will have coverage but it may be necessary for the ISSS to verify information with AHP or Blue Cross Blue Shield. **Please be sure to notify the ISSS if you are having any issues with your SSHIP.**
19. **I need to go to see a medical professional...how do I find a medical provider?** Students may find a list of medical providers that are part of the Blue Cross Blue Shield network at [Find a Medical Provider](#). To find a pharmacy that is part of the BCBS network go to [MyPrime](#).