Health Insurance Frequently Asked Questions

Do I have to enroll in the UT System sponsored student health insurance plan?
Yes. The Board of Regents of the University of Texas System requires all students holding an F-1, F-2, J-1, or J-2 non-immigrant visa have health insurance coverage while enrolled at institutions of the University of Texas.

This coverage may be with the system-sponsored insurance plan or comparable coverage from another provider.
This includes continuing students who are not enrolled in summer classes.

How can I obtain additional information regarding the student health insurance plan?
Information is available through the Academic Health Plans website.

How do I enroll in the student health insurance plan?
International students are automatically enrolled in the UT SHIP after registering for classes and the health insurance charge is automatically added to your student account.

What if I need to see a doctor before I receive my insurance card?
Students who are ill and referred by Student Health Services to see a physician should contact the Office of International Programs (MB 1.210) to obtain a temporary insurance card.

You can come by our office (MB 1.210), call 210-458-6571, or email insurance.advisor@utsa.edu for assistance.

Where is the Student Health Services Center at UTSA?
UTSA Student Health Services is located at the Recreation Wellness Center 1.500 on the Main Campus or in the Downtown Campus, Buena Vista Building 1.308.

How do I obtain my insurance card?
Your insurance card will be mailed by the insurance company to the address listed on your ASAP account. If you move, please update your address with 1) the Office of International Programs, 2) on ASAP, and 3) with AHP.

Continuing students do not receive new cards each semester. Continuing students are able to use their current card for as long as they are enrolled at UTSA.

I lost my insurance card. How do I request a replacement card?
If you have not yet done so, please register your Blue Access for Members account. Once you have registered your account, you can request a new/replacement card online. If you are having difficulty requesting a new/replacement card, please contact the Office of International Programs for assistance, call 210-458-6571, or email insurance.advisor@utsa.edu.

Can my insurance charge be paid in installments?
No, unfortunately the insurance fee must be paid in full. If you are enrolled in the three-part installment plan with Fiscal Services, your payments will not apply to the insurance fee.

I am participating in a Study Abroad program. Am I required to maintain student health insurance?
Yes, you are required to maintain active insurance at all times while pursuing your degree at UTSA. Continuing students must have insurance throughout the year, including summer semesters.
How do I find a provider (doctors, hospitals, etc.) in my area who accepts student insurance plans?

Please remember you do have access to the on-campus Student Health Services Center. If you will to seek care outside of the university, you can go to the AHP website and click on “find a doctor”.

You can also refer to the instructions on the “selecting a physician” page.

How do I login to my Blue Cross Blue Shield (BCBS) account?

You can access your health insurance account by registering via Blue Access for Members (BAM). If you have not received your insurance card, you can locate your BCBS Member ID and Group number to register for BAM by visiting the AHP website.

How do I update my contact information?

Should your contact information change, please update in all three of the following places:

1) Update your contact information with International Students Services at internationalprograms@utsa.edu.

2) Update your contact information on ASAP.

3) Send an email to AHP at support@ahpcare.com. Please include “Contact information update” in the subject line and your first and last name, and student ID, as well your new contact information in the message.

How do I enroll in dental coverage?

You will need to submit an enrollment form to AHP along with payment. Please note this must be submitted during the open enrollment period.

I already have a health insurance plan. Can I waive the AHP student health insurance plan at UTSA?

Visit the Health Insurance Waiver page for more information about the insurance requirements and the process to waive the student health insurance plan.

It is important to note that waivers are only available during select times. Please check the UTSA website and review emails for current dates.

What do I need to know in order to qualify for a waiver?

Your comparable insurance plan must meet or exceed the below requirements:

- Affordable Care Act Compliant (ACA)
- Plan must be in English
- Plan must cover entire coverage period
- Plan must be in United States dollars (USD)
- Travel plans are not accepted
- No life time limitations
- No preexisting limitations

I am a non F-1/F-2/J-1/J-2 visa student and I have been charged for the AHP student health insurance plan. Am I required to maintain this coverage?

If you are not in the F or J visa category then you are not required to maintain the UTSA provided health insurance plan. Please visit Health Insurance Waiver or contact the Office of International Programs to request a waiver.
I am a Teaching Assistant (TA)/Graduate Research Assistant (GRA) with UTSA employee provided health insurance. What should I know and what do I need to do in order to waive the student health insurance plan?

You will be eligible to apply for a waiver but your employee coverage must coincide with the student health insurance plan in order to meet the requirement for constant coverage.

I am a government sponsored student with an approved government sponsored insurance plan. Am I required to maintain the UTSA student health insurance plan?

Government sponsored students with government sponsored insurance plans and a current valid ‘Financial Guarantee’ that covers the duration of academic study will have the UTSA insurance plan charge automatically waived.

If your charge has not been waived, please consult with the Sponsored Student Advisor.

Can I keep the student health insurance plan after I graduate?

Yes. In order to keep the student health insurance plan you will need to submit a “Continuation of Enrollment” form to AHP along with payment no longer than 30 days of your coverage termination date.

I received a waiver of the medical portion of the student health insurance plan, but I was charged for AES coverage. What is AES coverage?

AES coverage refers to ‘Academic Emergency Services’ which provides you with coverage if you are over 100 miles from home or you are outside your home country.

If your waiver was approved but your existing plan did not include evacuation/repatriation coverage, you will automatically be enrolled into AES. Evacuation/repatriation is a federal requirement for F and J visa holding students.

I am a new student and I was charged for a supplemental insurance fee. What is this fee and why am I charged for additional coverage?

F-1/F-2/J-1/J-2 students are required to maintain continuous health insurance coverage at all times. The supplemental insurance covers the gap in coverage of the summer and fall insurance policy start dates determined by UT System and Academic Health Plans.

Example: Fall classes start in the middle of August, however, the fall insurance policy is not effective until September 1st. Therefore, ‘supplemental’ or ‘gap’ insurance is necessary to cover the lapse in coverage.

What happens if I withdraw from UTSA in the middle of the semester? Will my insurance be refunded?

If you withdraw after the last refund date, you will not receive a refund of the insurance fee. Please review the current Academic Calendar in the UTSA website for tuition refund deadlines.

For specific information about the amount that you may be eligible to have refunded, please send a detailed email to insurance.advisor@utsa.edu be sure to include your withdrawal date.

I am a UTSA staff member/visiting scholar on a J-1 visa. Do I need health insurance? Are my J-2 dependents required to have health insurance?

Yes, you must have an active health insurance policy that covers the entire period of J-1 status at the time of your entry to the United States. J-2 dependents must also have an active health insurance policy that covers the duration of the stay. You must present proof of insurance coverage when you arrive at the Office of International Programs to complete your orientation and immigration check-in. Failure to maintain health insurance may result in the termination of your J-1 program.
Why am I charged so much for the student health insurance plan?

The Office of International Programs does not negotiate the rates associated with the student health insurance plan. These rates are negotiated by the University of Texas System, Academic Health Plans, and Blue Cross Blue Shield of Texas each fiscal year.

I am on an F-1 visa, but the student health insurance plan is too expensive and I am unable to pay. Can I use the insurance plan from my home country?

As a requirement for the issuance of the Form I-20, you submitted a Confirmation of Financial Resources form along with supporting evidence of available finances.

In order to be eligible to use the insurance plan from your home country, you are required to apply and be approved for a waiver through Academic Health Plans. Please visit Health Insurance Waiver or contact the Office of International Programs to request a waiver.

Please keep in mind that a plan for travel coverage will not be sufficient.

Can you show me an itemized price list of all benefits associated with the student health insurance plan fee?

The student health insurance plan premium is a fixed rate. There is no itemization of costs associated with each of the health insurance benefits.

I went to the doctor and was only charged a co-pay fee. I have now received a bill from the doctor’s office and I am not sure why. Do I have to pay this bill?

The Office of International Programs does not review or process any claims (bills) generated from health-related services received. Although you pay a co-pay at the time of service, there may be additional charges that are not 100% covered by your plan.

You will need to contact Blue Cross Blue Shield directly for a more detailed explanation of benefits and additional costs.

Does my student health insurance plan cover dental care?

No, dental care coverage is a separate optional enrollment. You will need to submit an enrollment form to AHP along with payment. Please note this must be submitted during the open enrollment period.

There is limited pediatric dental care included in the student health insurance plan for students that are under the age of 19.

Does my student health insurance plan cover vision care?

No, vision care is not included in the student health insurance plan.

I am scheduled to see a doctor soon, can I get an estimation of cost associated with the visit?

The Office of International Programs is unable to provide quotes for a doctor’s visit. Please contact Blue Cross Blue Shield and request to speak with a Benefits Value Advisor. You can also contact your doctor’s office directly to request an explanation of the costs that will be associated with your planned visit.
I do not want to use the student health insurance plan and would like to enroll in an alternate cheaper plan, do you have any recommendations?

The Office of International Programs is unable to recommend other insurance plans. Prior to obtaining a separate health insurance plan, please make sure it meets the minimum requirements. You must also apply for the waiver through Academic Health Plans. Please visit Health Insurance Waiver or contact the Office of International Programs to request a waiver.

Please note that there are no guarantees that a waiver will be approved.

My waiver application was denied by Academic Health Plans. Can the Office of International Programs review for a second consideration?

Unfortunately, the Office of International Programs does not have the authority to review waiver applications. All waiver applications are reviewed and processed exclusively by Academic Health Plans.

Academic Health Plans decide whether an alternate plan meets or exceeds the minimum requirements. All waiver decisions are final.

**Important Coverage Dates**

- **Fall** – September 1 – December 31
- **Spring/Summer** – January 1 – August 31
- **Supplemental/Gap Fall** – August 1 – August 31 (New Students Only)
- **Supplemental/Gap Summer** – May 1 – May 31 (New Students Only)
- **Summer** – June 1 – August 31 (New Students Only)