

## Insurance FAQs

Skidmore requires that all registered, full-time students have health insurance. Health insurance is not required to access care at Skidmore Health Services Center, but is needed for all care and services on campus. Students who do not have health insurance can face impossible decisions about delaying or deferring needed care, and the associated out-of-pocket costs which can substantially interfere with their ability to graduate.

At the beginning of each academic year, students are automatically charged for student health insurance plan (United Health Care). Students can request a waiver by providing proof of comparable coverage. Once the waiver is approved, the charge is removed. If you do not submit a waiver by August 1st

starting September 1st you will be enrolled in the plan with coverage

About 96% of waiver requests are approved, meaning that coverage is verified to be active and meeting Skidmore's requirements. Plans that are not approved for waivers include:

- geographically limited HMO plans that do not cover non-emergency care in Saratoga Springs
- travel insurance plans
- health care plans that only cover specific occurrences, such as accident or certain sicknesses
- plans that are not based in the United States
- health care sharing plans

How can I request to waive enrollment in Skidmore's health insurance plan?

Watch for an email to your Skidmore email from EC Services, the independent third party company that processes Skidmore's health insurance waiver process.





