



# Health Insurance Guide

Exclusive Student Benefits  
& Compliance Options



UNIVERSITY REQUIREMENT



# WHAT IS MSU DENVER'S HEALTH INSURANCE REQUIREMENT?

MSU Denver students taking nine (9) or more credit hours in the Fall or Spring are **required to have health insurance** that complies with the University requirement.

To learn about the health insurance requirement, please view a brief video at: [healthcenter1.com/domestic-health-insurance-requirement](https://healthcenter1.com/domestic-health-insurance-requirement)

*Video available in English and Español.*

## What do students need to do to meet the requirement?

**Students can meet the requirement by fulfilling option A or B:**

### OPTION A

Students can accept automatic enrollment in the University-sponsored Student Health Insurance Plan (SHIP). There is no need to take any action or to sign up for SHIP.

Enrollment in SHIP is automatic when a student registers for nine (9) or more credit hours in the Fall or Spring. The SHIP premium is automatically added to a student's tuition and fee account.

Unlike any other health insurance plan offered through employers or Colorado insurance carriers, SHIP offers exclusive 100% coverage benefits for services at the Health Center at Auraria. The cost of SHIP is the same no matter how old you are, where you live, and is available to undocumented students.

*See link in blue bar below for premium information.*

### OPTION B

Students insured by a compliant health plan can submit an online health insurance waiver form by the deadline to opt-out of the University sponsored SHIP. **A waiver form is required for each Fall and Spring semester of attendance.** Plans will be audited for compliance and verification of coverage. Once audit approval occurs, the SHIP premium fee will be removed from a student's account. Waivers cannot be granted if submitted after the deadline or if the student's health insurance does not meet compliance requirements.

**To find waiver deadline dates, compliance requirements and opt-out waiver instructions, go to:**  
[healthcenter1.com/ship](https://healthcenter1.com/ship)



To access current SHIP premium rates and dates of coverage go to: [healthcenter1.com/ship](https://healthcenter1.com/ship)



## What is the Student Health Insurance Plan (SHIP)?

The Student Health Insurance Plan (SHIP) is designed specifically for MSU Denver students (regardless of immigration status) **taking nine (9) or more credit hours in the Fall or Spring semesters.**

This comprehensive plan is designed to comply with any federal requirement, save students money and time, and provide convenient access to quality medical care on and off campus.

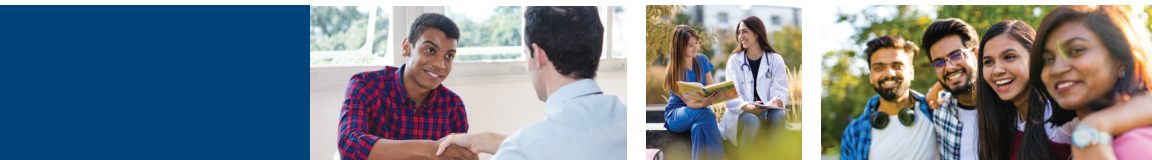
SHIP provides twelve (12) months of insurance coverage for students taking nine (9) or more credit hours in both the Fall and Spring semesters.

### SHIP OFFERS STUDENTS EXCLUSIVE BENEFITS & SAVINGS FOR MEDICAL SERVICES **AT THE HEALTH CENTER AT AURARIA:**

- ✓ **100% coverage for all medical services; \$0 office visits, procedures and supplies**
- ✓ **\$20 maximum cost per prescription**
- ✓ **NO deductible, NO co-insurance, NO co-payments**

SHIP also provides comprehensive coverage for medical services at hundreds of hospitals and medical offices across Colorado, nationwide and internationally.

# ON-CAMPUS MEDICAL SERVICES



The **Health Center at Auraria** provides medical services to all students, regardless of their insurance coverage, and is nationally accredited by the AAAHC (Accreditation Association for Ambulatory Health Care).

- **Primary Care, Walk-In Care and Mental Health Services** (medical and preventive care for illnesses, injuries and mental health conditions)
- **Telehealth Services** for primary medical and mental health care
- Staffed by physicians and medical personnel in **Family Practice, Orthopedics, Sports Medicine, Psychiatry and Gynecology**
- **On-site medications, X-rays and laboratory services**
- Students can be seen on a **walk-in basis Monday – Thursday 8:00am to 5:00pm** and **Friday 8:00am to 3:00pm** or they can call to schedule an appointment

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## Insurance & Payment Options

### **For Students Participating in the Student Health Insurance Plan**

The Health Center at Auraria services are paid at 100% for covered benefits, with no deductible and no co-pays, with a maximum prescription cost of \$20.

### **For Students with Outside Health Insurance**

The Health Center at Auraria is an in-network medical provider for most insurance plans offered in Colorado, including Colorado Medicaid. Students are responsible for applicable in-network co-pays and deductibles. A list of insurance plans the Health Center accepts can be found online at:

**[healthcenter1.com/private-health-insurance](https://healthcenter1.com/private-health-insurance)**

### **For Students Paying Out-Of-Pocket for All Services**

To make access to health care more affordable, the Health Center at Auraria automatically reduces all charges for self-pay patients by 50%.

**Health Center at Auraria**  
Plaza Building, Suite 150  
303-615-9999  
[healthcenter1.com](https://healthcenter1.com)

**MSU Denver Student Insurance**  
Plaza Building, Suite 150  
303-615-9997  
[healthcenter1.com/ship](https://healthcenter1.com/ship)