



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 A&M 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.

Health Insurance Information

- **What is the System Student Health Insurance Plan (SSHIP)?** Coverage for the SSHIP is underwritten by [Blue Cross Blue Shield of Texas \(BCBSTX\)](#). The SSHIP is the plan that all F-1 and J-1 international students are enrolled in each semester. For more information go to [A&M System Student Insurance](#).
- **Is there a difference between the SSHIP and the Grad Plan for graduate assistants?** Yes. The SSHIP enrollment process is managed by the Office of International Student & Scholars and all F-1 and J-1 students are automatically enrolled in the SSHIP. Students with full-time graduate assistantships (GA) may enroll in the [Grad Plan](#) at the [A&M-Commerce Human Resource Office](#). The ISSS *does not manage the Grad Plan* and students will need to contact the HR office with any questions. Students with a full-time GA are not automatically enrolled in the Grad Plan and there is generally a waiting period before their Grad Plan coverage begins. Once a student's Grad Plan insurance becomes effective they will be eligible for a waiver from the mandatory enrollment in the SSHIP. For more information please review our [GA Frequently Asked Questions handout](#) or go to [Graduate Student Employees](#).
- **Who is Academic Health Plans (AHP)?** [Academic Health Plans](#) is the health insurance account manager for the Grad Plan and the SSHIP for the A&M System. AHP also processes all waiver requests for international students. Students may contact AHP by going to [Contact Us](#).
- **How can I find out more information about the SSHIP?** For more information about coverage and benefits go to [TAMUC Benefits](#).

ENROLLMENT INFORMATION:

- **How am I enrolled in the SSHIP?** The ISSS will begin submitting enrollment reports to Academic Health Plans (AHP) generally about 2-3 weeks before the start of each semester. These reports are submitted on a weekly basis and will only include currently enrolled students who have been charged for the SSHIP. It will take AHP and Blue Cross Blue Shield of Texas at least 3 business days to upload a student's information into their system.
- **How long will it take for me to be enrolled in the SSHIP?** As mentioned in the previous question the ISSS will begin submitting enrollment reports generally about 2-3 weeks before the start of the semester. Only currently enrolled students who have been charged for the SSHIP will be included on this report. While a student's information may not currently show in Academic Health Plans (AHP) or Blue Cross Blue Shield of Texas' (BCBSTX) system a student is covered under the SSHIP *as long as they meet the A&M System requirements for enrollment*. For medical emergency situations please see the following questions.
- **I have contacted Academic Health Plans (AHP) or Blue Cross Blue Shield of Texas, they are saying my coverage is not valid, and I have a medical emergency. What do I need to do?** At the beginning of each fall and spring the ISSS submits enrollment reports on a weekly basis starting 2-3 weeks before the beginning of the semester. Only currently enrolled students will be included on these reports. If you have a medical emergency you may contact the ISSS at 903-886-5097 or email IntlInsurance@tamuc.edu and we can request an emergency enrollment. Please note this process is ***ONLY*** for medical emergency situations and additional medical documentation may be required.

INSURANCE CARD AND FINDING A PROVIDER:

- **Where is my insurance card sent once I have been enrolled?** The ISSS uses a student's *mailing* address in their myLEO when submitting enrollment reports to Academic Health Plans. Students can go to [AHP Update Information](#) to update their address, phone number, or email. Students may also update their information with the insurance provider (Blue Cross Blue Shield of Texas or BCBSTX) by going to [BCBSTX Account Information](#). Please be sure to use the correct format for your mailing address.
- **Sample mailing address in myLEO:** Insurance cards and any insurance information will be sent to the student's myLEO mailing address as shown prior to the beginning of each semester. Students may also update their information with the insurance provider (Blue Cross Blue Shield of Texas or BCBSTX) by going to [BCBSTX Account Information](#). Please use the following format when updating your mailing address in your myLEO. Do not include the apartment name in the address:

**2231 Live Oak Street Apt. 1000
Commerce, TX 75428**

- **What other options do I have to 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 of Texas](#) (BCBSTX) website by setting up a BCBSTX account. The Group Number is 117558 and you will need your CWID and date of birth when logging in. You may also verify proof of coverage through the [AHP website](#).
- **How do I find a medical provider?** Students may find a list of medical providers that are part of the Blue Cross Blue Shield of Texas network at [Find a Medical Provider](#). To find a pharmacy that is part of the BCBSTX network go to [MyPrime](#).
- **Does the SSHIP include dental coverage?** The SSHIP does not include basic dental coverage. Students do have the option to enroll in a separate plan offered through [Academic Health Plans and Delta Dental](#).
- **Does the SSHIP include any benefits if I am traveling outside Texas or outside the U.S.?** For more information about travel related benefits go to [Academic Emergency Services](#).
- **Does the SSHIP include prescription medicine benefits?** Yes. For information go to [Pharmacy Benefit](#).
- **What other benefits am I eligible for through the SSHIP?** For a list of all benefits through the SSHIP go to [BCBSTX Valuable Benefits](#).

WAIVER INFORMATION:

- **Who is eligible for a waiver from mandatory enrollment in the SSHIP?** The A&M System has provided five situations that would allow a student to be waived from mandatory enrollment in the SSHIP. For more information go to [Waiver Process](#).
- **Am I eligible for a waiver if I already have health insurance?** Only students who meet one of the five allowed waiver exceptions are eligible for a waiver from mandatory enrollment in the SSHIP. Students with alternate health insurance coverage are not automatically allowed to be waived from the SSHIP.
- **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. A video tutorial is available at [Waiver Training](#). Please note the waiver deadline and waiver requests received after the deadline will not be processed. No exceptions! **It is your responsibility to submit a waiver within the waiver timeframe and monitor your waiver request until approved.** All waivers are processed by the SSHIP account manager [Academic Health Plans \(AHP\)](#). The ISSS does not review any waiver requests for approval.

- **How often do I submit a waiver?** Students must submit a waiver every fall and spring semester. Waiver requests that are not submitted by the posted waiver deadline will not be considered. No exceptions! *Students enrolled in Grad Plan insurance do not submit waivers.*
- **I have been awarded a graduate assistantship (GA) and signed up for the Grad Plan insurance. Am I eligible for a waiver from the SSHIP once I have been awarded a GA position and have enrolled in the Grad Plan?** Students are not automatically waived from the SSHIP enrollment requirement simply because they have a GA position or have enrolled in the Grad Plan. *Once a student has enrolled in the Grad Plan there is generally a “waiting period” before the Grad Plan coverage takes effect. During this time students are still required to be enrolled in the SSHIP and pay the premium for the SSHIP.* After the Grad Plan coverage begins the student will be covered through the Grad Plan insurance. For more information please review our [GA Frequently Asked Questions](#) [handout](#).

For example, a student is awarded a GA position for the fall semester and the student enrolls in the Grad Plan through the HR office. The student’s Grad Plan insurance does not take effect until October 1. This student would still be required to be enrolled in the SSHIP and pay the full premium. A refund will be issued after the coverage period and the refund process is explained below.

- **If I have coverage through the Grad Plan (as a GA) do I still need to submit a waiver?** No. Students with Grad Plan insurance DO NOT submit waivers. For more information please review our [GA Frequently Asked Questions](#) [handout](#).
- **How do I remove the SSHIP 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 SSHIP insurance charge.*
- **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. The ISSS and AHP will not consider any waiver requests after the waiver deadline.

SSHIP Charges and Payment Information:

- **How is the SSHIP charge added to my account?** The SSHIP charge is automatically applied once student registers for courses AND their tuition and fee charges are added to their account. It may take the system a few days to update so please be patient. Please note the SSHIP charge is a separate charge from your tuition and fees.

- **What if the SSHIP charge has not been added to my account by the beginning of the semester?** If you have registered for courses and all other tuition and fee charges show up on your account then you will need to contact the ISSS at 90-3886-5097 or email intlinsurance@tamuc.edu. Please note that failure to be charged for the SSHIP does not exclude a student from the mandatory enrollment requirement.
- **How do I pay for the SSHIP charge?** The SSHIP charge is placed on a student's account within a few business days of course registration or when tuition and fees are applied to a registered student's account. Students will need to pay the SSHIP charge 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.*
- **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.*
- **Can I pay the SSHIP premium through the installment plan?** No. Payment for the SSHIP cannot be set up through the installment plans and payment must be made by the 12th day of class (4th class day for new summer students). You may contact [Student Accounts](#) for more information.
- **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.
- **New students for the fall semester-** New students who begin their studies at A&M-Commerce for the fall semester will be enrolled in the SSHIP with a coverage start date of August 1. New students for the fall semester will have a different SSHIP charge amount.

Enrollment Information:

- **When will I be enrolled in the SSHIP?** The ISSS will begin submitting enrollment reports to Academic Health Plans (AHP) generally about four weeks before the start of the semester. After the initial report we will submit reports once a week up until the second week of the semester. These reports will include all enrolled F-1 and J-1 visa international students. It may take Academic Health Plans and Blue Cross Blue Shield of Texas an average of 3-8 business days to update their records with the enrollment information.
- **I have a medical emergency and need my proof of coverage but my enrollment information has not been updated with AHP and BCBSTX.** Students with a medical emergency and need proof of coverage may email intlinsurance@tamuc.edu. The ISSS

can contact AHP to request coverage information. This process is only for students with a medical emergency and additional documentation may be required.

- **What are the general coverage dates for the SSHIP?** SSHIP coverage dates are January 1 until August 31 and September 1 until December 1. Summer is included for all current students.
- **How does the SSHIP enrollment process work for new students for the fall semester?** Students *who begin studying at A&M-Commerce for the fall semester* (fall is the student's first semester at A&M-Commerce) will have early enrollment with coverage from August 1 through December 31. New students for the fall semester will also have a different insurance premium cost.
- **How does the SSHIP enrollment process work for new students for the summer semester?** New F-1 and J-1 international students beginning in the summer will be enrolled in the SSHIP with general coverage dates from May 17 until August 31. Students will be charged a pro-rated amount for the summer semester.