

Student Health Insurance Waiver FAQs

Many universities across in the United States require health insurance as a condition of enrollment. When students who are uninsured become seriously ill or injured, their academic careers are seriously threatened by substantial healthcare debt, disability or both. In August 2009, the UNC Board of Governors approved the implementation of a 'hard waiver' Student Health Insurance Plan (SHIP) on all sixteen 4-year campuses which began fall 2010. The term 'hard waiver' means any student meeting specific criteria is required to show evidence of an existing 'creditable coverage' health insurance policy OR enroll in the UNC System-Wide Student Health Insurance Plan.

Who is the provider for the Student Health Insurance?

An affordable Student Health Insurance Plan (SHIP) is offered through Student Blue from BlueCross and BlueShield of North Carolina.

Am I required to purchase insurance through ECU?

No. Students may elect to keep their current health insurance coverage if they are already covered by an individual plan or through a parents' plan. They will need to complete the waiver process will need to be completed.

How can I enroll in Student Health Insurance?

1. Go to www.bcbsnc.com/ecu
2. Click on the blue word "Enroll" at the top of the page
3. Follow the prompts to continue your enrollment process

How can I waive out of Student Health Insurance?

1. Go to www.bcbsnc.com/ecu
2. Click on the blue word "Waive" at the top of the page
3. Follow the prompts to complete the waiver process

When can I waive out of Student Health Insurance?

Students must be registered for classes to be able to start the waiver process. Once a student is registered, he/she will need to gather current insurance information and then visit the Student Blue for ECU/waiver site at www.bcbsnc.com/ecu.

New Students – First Time Login

Brand new students will be required to create an account by entering their Banner ID and date of birth to proceed with the waiver or enrollment process; returning students should log in to their existing account with their e-mail address and Student Blue account password.

How long does it take to see the waiver applied to my student account?

Once a waiver has been successfully processed, a credit will be applied to the student's tuition bill. Please allow up to 7 business days for the University to remove any insurance charge from your student account.

I received an error message when trying to complete my waiver, what should I do?

Certain browsers (particularly Internet Explorer) may cause users to experience error messages when trying to waive out--SHS recommends users access the Student Blue site via Google Chrome if possible. In addition, if you are having difficulty accessing the site from outside the United States, you should use this link: <https://studentblue.bcbsnc.com/>

What is the contact information for BlueCross BlueShield of North Carolina?

For information on the Student Health Insurance offered through BlueCross BlueShield of North Carolina, please visit their website at: <http://www.ecu.edu/cs-studentaffairs/studenthealth/>

Student Customer Service Number: 888-351-8283