

Health Insurance for UTSA Doctoral Students

Student FAQs

Q: Do I need to enroll myself in the student health plan?

A: No, full-time, fully funded doctoral students (defined as those enrolled in 9-9-3 student credit hours and appointed at 19 hours a week as Graduate Research Assistant, Graduate Teaching Assistant, or Graduate Services Assistant) will be auto-enrolled for single subscriber medical coverage at no cost to the student. Eligible students will have continuous coverage through the end of the calendar year if they remain eligible.

Q: How will I receive notification that I have been enrolled in subscriber only medical coverage?

A: By September 5 annually the UTSA Graduate School will send an email to confirm your enrollment. This notification will be received within 5 business days from the start of your enrollment period. You can check your enrollment in AHP system by logging into their AHP account (you will create one. Here are those steps:

<https://myahpcare.com/wp-content/uploads/Help-to-Create-an-AHP-Account.pdf>

You can also secure your ID card in BCBS by going to [Find Group and Member ID](#) then go to [Blue Access for Members \(BAM\)](#) and login.

Q: I am a part time Graduate Student employee working less than 19 hours a week. Am I eligible for the paid single subscriber coverage?

A: No. In order to be eligible, you must be enrolled in 9 hours in Fall and Spring and 3 hours in Summer, and you must be appointed for 19 hours per week as a Graduate Research Assistant, Graduate Teaching Assistant, Graduate Services Assistant title (or combination totaling 19 hours) or be appointed as a 0% Research Affiliate Graduate Research Assistant title. If you are unsure how many hours you are appointed or the title you hold, please contact your department supervisor or hiring manager for clarification. You are eligible to enroll in the UTSA Domestic Voluntary student health insurance plan if you meet the eligibility criteria determined by UT System. This cost and eligibility criteria can be found at <https://utsa.myahpcare.com/enrollment>.

Q: How do I add dependent coverage and/or additional coverage such as dental and vision?

A: Dependent coverage is added by clicking on the Academic HealthPlans (AHP) [link](#) and click on the UTSA GRA/GA/GSA Enrollment section. You have 30 days from your date of hire to add dependent and/or additional coverage. The cost for this coverage will be paid by the student directly to AHP.

Q: When will my paid single subscriber coverage begin?

A: Coverage will begin September 1 for eligible students hired as of that date. Coverage for students hired after September 1 will begin based on the hire effective date.

Q: What if I need coverage prior to September 1?

A: For domestic students, the initial program implementation doesn't include gap coverage prior to September 1. However, you can enroll in out of pocket coverage directly with Academic HealthPlans (<https://utsa.myahpcare.com/enrollment>). International students are required to maintain summer coverage (per UT System Board of Regents) so gap coverage is in place.

Q: What happens to my coverage if I am no longer eligible for the paid plan?

A: Students can continue their coverage out of pocket and will provide monthly payments directly to Academic HealthPlans. International students no longer eligible for the paid plan will continue coverage but will be responsible for their own coverage through tuition billing.

Q: Will I receive an ID Card to provide proof of benefits?

A: Yes, Blue Cross Blue Shield (BCBS) will mail you an ID card based on the address on file within 7-10 business days of enrollment at BCBS. Students can verify their address in ASAP and make any necessary changes by accessing asap.utsa.edu. In addition, you can also access your ID card by going to [Find Group and Member ID](#) then go to [Blue Access for Members \(BAM\)](#) and login. You can also download the [mobile app](#) to access your ID card and other helpful resources.

Q: How do I know what my insurance covers or how to locate a provider?

A: Academic HealthPlans provides resources on the [Academic HealthPlans benefits](#) web page. You can locate providers by going to [Find A Provider](#). You can also contact AHP at help.myahpcare.com.

Q: I currently have non-university medical coverage that I would like to retain. How can I opt-out of the paid medical coverage from the University of Texas System Student Health Insurance Plan (UT SHIP)?

A: Students have until September 13 to opt out of the paid UT SHIP medical plan. To opt out, you will need to notify your college within the deadline period.

Q: Who should I call if I have prescription or benefit questions?

A: Students can contact BCBS Customer Service at 1-855-267-0214 for detailed benefit related questions. For what benefits are on the plan, you can go to <https://utsa.myahpcare.com/benefits>. UTSA will not have access to this information, so all inquiries will need to be directed to the carrier and AHP.