Insurance FAQs

Skidmore requires that all registered, full-time students carry health insurance coverage, either through the Skidmore Health Insurance Plan, or through another plan which provides comparable coverage. including access to non-emergency medical and mental health care while in Saratoga Springs.

Health insurance is not required to access care at Skidmore Health Services and the Skidmore Counseling Center, but is needed for all care and services off-campus. Students who do not carry adequate health insurance can face impossible decisions about delaying or deferring needed care or paying very high 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 the college-sponsored student health insurance plan (United Health Care). Students can request a student health insurance waiver by providing proof of comparable coverage. Once the waiver is approved the charge will then be removed. If you do not submit a waiver by August 1st you will be enrolled in the plan with coverage starting September 1st.

About 96% of waiver requests are approved, meaning that coverage is verified to be active and as 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 ECI Services, the independent third-party company that processes Skidmore's health insurance waiver process. ECI typically sends that email by mid-June. That email will contain instructions and a link to set up an account in the ECI insurance waiver portal.

Once you have set up an account with ECI, you can login and submit a waiver request. You will need to submit proof of current comparable health insurance coverage, including a copy of your health insurance card, to ECI.

Please allow at least five business days for ECI to verify your insurance information and to audit your waiver request. You will receive an email from ECI letting you know whether your waiver request has been approved or denied.

Why was my waiver request denied?

The decision email you receive from ECI contains information about why your waiver request was denied as well as options for next steps.

If you submitted incorrect or out-of-date information in your initial waiver request, you can resubmit your waiver request with updated information.

If your waiver request was denied because your current plan does not provide 'comparable coverage' to Skidmore's student health insurance plan, you will continue to be enrolled in Skidmore's student health plan. You should contact your current health insurance to verify your benefits in the Saratoga Springs area. Some geographically limited insurance plans allow individuals temporarily living out of the coverage area for at least 90 days to enroll as 'guest members' in another provider network. This option is also sometimes called 'away from home care'. If that is an option in your plan, you should apply for this benefit and, once you are enrolled as a guest member in a Saratoga Springs provider network, resubmit your waiver request.

If you have questions or concerns about your waiver denial, please contact ECI directly at waiver@eciservices.com

Can I appeal my waiver denial?

If you are concerned that enrolling in the Skidmore student health insurance plan will substantially disrupt ongoing major treatment needs, and your request to waive the Skidmore student health insurance has been denied, please contact Skidmore Health Services at health@skidmore.edu

I'm a family member of a Skidmore student, how can I help them with the waiver process?

Your student needs to add you to their ECI account as an 'authorized representative' so you can speak directly to ECI representatives about the waiver process.

Adding someone as an 'authorized representative' is easy.Students need to access their ECI account portal, click on 'view waivers', then click on Fall 2025, and click on 'Add authorized person'. Students can add the name of the person they would like to authorize and then click 'send' to submit that permission to ECI.

Once your student has named you as an authorized representative, you can correspond directly with ECI at waiver@eciservices.com.

I missed the waiver application deadline, now what?

If you have missed the August 1st waiver application deadline, please contact the bursar's office for next steps.

When does the Skidmore student health insurance policy (UHC) start coverage?

UHC coverage begins on September 1, 2025 and runs through August 31, 2026.

Can the coverage start earlier?

Students who need to be on campus earlier than September 1, 2025 for college-sponsored programs may request their coverage to start when they will be arriving on campus. Please contact the Bursar's Office to request the early start date. There will be an additional charge for the extra days of coverage.

When/how do I get my UHC card

Students who are enrolled in UHC will receive a 'welcome' email to their Skidmore account, typically by the middle of August. The subject line of this email reads "ID Card & Privacy Notice Access-Register your United Healthcare Student Resources My Account". Once students have logged into their UHC account, they can download a copy of their insurance card and can also request that a physical copy of the card be mailed to them.

How much does UHC cost?

Annual costs for UHC are $3,391. The enrollment period begins September 1, 2025 and ends August 31, 2026. Costs to enroll for the spring semester are 2,261.

What does UHC cover?

See here United Health Care for a summary of benefits.

The Skidmore student health insurance plan, through UHC, is a 'platinum' level plan, meaning it has the lowest out of pocket costs for students who seek care. In network preventative care is covered in full. In network office visits have a $15 copay and there is a $15 copayment for laboratory procedures and diagnostic X-Rays. Emergency care in an emergency department has a $100 copayment both for in-network and out-of-network care. There are no co-pays for in-network mental health office visits.

Will UHC cover services away from campus while my student is at home?

United Health Care has a nation-wide provider network that includes more than 1.3 million providers and 6500 hospitals and health care facilities. You can find UHC providers and facilities here.

UHC also includes medical evacuation and repatriation benefits for students who experience emergency medical situations away from home.

Does UHC offer tele-medicine and tele-therapy?

Students covered by UHC can access medical advice 24/7, as well as virtual counseling and psychiatric services, through HealthiestYou.

Students can visit www.telehealth4students.com to access care.

I have more questions about my UHC coverage or a UHC claim. Who do I contact?

You can contact UHC customer service by calling 1-800-767-0700 or by email at customerservice@uhcsr.com. Skidmore Health Services and the bursar's office are also resources.