

## HLTH

**Health Insurance Expense Request  
2023-2024**

Federal regulations allow Student Financial Services to adjust a student's Cost of Attendance (COA) on a case-by-case basis for the purchase of a health insurance plan. By increasing your COA, you may become eligible for additional loan money to cover this expense. There are 3 options for which you may request a COA increase related to health insurance:

1. You intend to purchase the UVA Aetna Student Health plan, and you wish to obtain additional loan funds to be applied directly to your health insurance charges on your student account.
2. You intend to purchase a plan from a different provider that satisfies the UVA Hard Waiver requirement, and you wish to obtain additional loan funds that will be refunded to you to use toward the cost of the outside plan.
3. You intend to purchase the UVA Aetna Student Health plan and wish to obtain additional federal or private loan funds, but do not want us to apply the funds directly to your UVA student account for the Aetna Health insurance plan (this is not recommended as the timing of your refund may delay your payment and cause a Student Finance Hold on your account).

**Please note – if you are Graduate student who has been notified you will be receiving a Graduate Health insurance subsidy from your department, there is no need for you to complete this form.**

**To request an increase to your Cost of Attendance:**

1. Complete this form indicating whether you intend to purchase UVA's Aetna Student Health Insurance or a different (non-UVA) health insurance plan. **The maximum COA increase for the purchase of the UVA Aetna Student Health Insurance plan for students new to the Aetna Student Health Plan is \$3,673 for coverage from August 1, 2023, until July 31, 2024.** If you choose the UVA plan, we strongly recommend that you also sign the authorization for UVA to apply the additional loan you receive directly to your student account to cover your student health insurance charge.
2. If you choose to purchase non-UVA health insurance, you must submit documentation verifying the cost of that insurance along with this form. In most cases, this amount should not exceed the UVA student insurance amount. If your medical circumstances require a specific plan that is more expensive, please provide supporting documentation of your additional needs so that we may review your eligibility for the higher amount.

After your loan has been processed:

- If you choose option 1, no further action is required. Your loan will disburse directly to your account and cover the student health charges.
- If you choose option 2 or option 3, your loan will be processed, and a refund will be issued. This refund should be used to pay for your health insurance.

**PLEASE NOTE: By signing and completing this form you are giving us permission to award and accept the loan on your behalf. We will issue an email notification to you once this request has been processed.**

**Undergraduate students only:** Please be aware that in order to preserve students' eligibility to borrow federal direct loans to help cover the family contribution or other college-related expenses, it is our usual practice to assign an institutional loan rather than a federal direct loan for the purchase of health insurance.

