

Health Insurance: Open Enrollment is Coming!

Sarah Wood, Director, Student Affairs

Fall 2022

What is Open Enrollment?

- Open enrollment is the one time of year that you can purchase or make changes to your health insurance plan for the upcoming calendar year*
 - Medicaid plans are available year-round, but eligibility and services are limited
- Health insurance plan options will vary by state and can be viewed/purchased through the state or federal health insurance “exchange”
 - The specific exchange varies by which state you are located in

Background Information

- No insurance plan in the US provides coverage with every healthcare provider.
- No insurance plan in the US provides you with free medical care.
- By WA state regulation, UW & therefore the School of Medicine cannot require students to have health insurance
- The University no longer offers a student health insurance plan due to low enrollment because the WA state Medicaid plan (Apple Care) was more popular

Open Enrollment Dates

- Open enrollment for **Idaho**: October 15 –December 15
- Open enrollment for **Alaska, Montana, Washington, & Wyoming**: November 1 – January 15. (Enroll by December 15 for coverage that starts January 1)

Open Enrollment

- Common reasons for changing your health insurance plan include:
 - **Aging out of parents' insurance**
 - Losing coverage from a spouse/partner's insurance
 - Need to add new dependents (e.g. children)
 - Need a more comprehensive plan for your individual healthcare needs
 - **Need out-of-state insurance coverage**
 - Do not qualify for Medicaid/Apple Care
 - **Cannot keep your SHIP plan**
- Cost of more comprehensive plans will be higher than those of Medicaid/Apple Care
- When you are enrolled, financial aid can cover health insurance costs (e.g. premiums) and healthcare costs not covered by insurance (e.g. glasses, learning disorder evaluations, etc)

Insurance Coverage Options

Washington

- Medicaid (Apple Care)
- Marketplace
- Spouse/family plan

Montana

- Medicaid
- Marketplace
- Spouse/family plan
- MSU SHIP

Alaska

- Medicaid (Denali Care)
- Marketplace
- Spouse/family plan
- UAA SHIP

Idaho

- Medicaid
- Marketplace
- Spouse/family plan
- UI SHIP* (**not available during clerkship phases*)

Wyoming

- Marketplace
- Spouse/family plan
- UWY SHIP



Types of Insurance Plans & Coverage

- There are two types of insurance plans: “public” (Medicaid) and “private” (comprehensive) that you may qualify for depending on how much money you earn per year

Medicaid Plan

- Free
- Can enroll any time throughout the year
- Limited coverage in-state
- No out-of-state coverage except in an emergency

Comprehensive Plans

- Expensive monthly premiums
- Can only enroll during open enrollment
- More options in-state
- Better out-of-state coverage

- The only way to determine what the coverage options are is to research each plan

Considerations When Reviewing Insurance Plans

- Are your current or desired providers considered in-network?
- Out of state coverage
- Emergency and urgent care coverage
- Preventative care
- Chronic care
- Medication refills
- Mental and behavioral health needs
 - Ongoing out of state mental and behavioral health coverage is limited/non-existent with many plans
- Telehealth coverage
- COVID coverage

Who Can Help You Review Plans

- Legally, the School of Medicine cannot provide you with advice or recommendations about health insurance. We can remind you of open enrollment dates, deadlines, and things to consider when reviewing health insurance plans.
- If you want **assistance in reviewing health insurance plans**, you must work with a certified health insurance **navigator**. Navigator services are free.
- If you want **advice about which health insurance plan is best for you**, you must work with a certified health insurance **broker**. Broker services should be free unless otherwise stated.

Where You Can Get More Information

- Review the School of Medicine Health Insurance website
 - <https://education.uwmedicine.org/student-affairs/health-insurance/>
- Review the www.healthcare.gov website
- Contact health insurance navigators and/or brokers
- Call the individual health insurance plans for specific details about their options
- If applicable, review local university's student health insurance plans
- Schedule an appointment with Sarah Wood, director of Student Affairs

Financial Aid Announcements 3rd year



Diane Noecker

Financial Aid for 2022-2023 and 2023-2024

FAFSA priority deadline is 1/15/23 (you will be including your 2021 tax information)

- *Parent information needed for SOM scholarship, it can be added without changing original submission date*

If additional information is needed after the UW system evaluates the FAFSA, students will receive an automatically generated e-mail from OSFA (Office of Student Financial Aid)

- *Please direct any questions to your local SOM Financial Aid Office somfao@uw.edu*
- *Revision Request forms for Change in Financial Situation will be available in March 2023*

Financial Aid for 2022-2023 & 2023-2024 (Cont.)

Loan interest rates for 23-24 will be announced in mid May

Summer Aid Application will be available 4/1/2023

- *Students who apply and attend all 4 quarters in 2023-2024 will be eligible for up to \$47,167 in Unsubsidized Stafford loans.*

SOM Scholarship

- *The SOM Scholarship Application will be available May 1st and applications will close on the 30th*

Clerkships, credits, and disbursements

- When your clerkship starts and how many clerkships you are enrolled in will start impacting your financial aid.
- Students receive 2 credits per clerkship week (tuition is only charged up to 13)
- To receive full living expenses 12+ credits is required
- Financial aid is disbursed when your clerkship the week before your clerkship starts

Important Reminders

Winter Disbursement

- *Funds will reach most student bank accounts by December 30 – for clerkships beginning January 2, 2023. Otherwise, disbursement begins the week before the clerkship starts.*
- *Contact the SOM financial aid office by December 15, if you need to reduce your Winter quarter loans*
- *Interest starts accruing on loans again beginning January 1, 2023*

Spring Disbursement

- *Financial aid disburses the week before your clerkships start. If your clerkships begin March 27th, you should have a deposit by March 24th. If they begin May 8th, you should have a deposit by May 5th*
- *If you drop a clerkship before it starts, it doesn't count.*

Important Reminders, cont.

- 4th year
- 11 credits or less ½ living expenses
- Clerkships starting summer A in June get current year interest rates
- No aid spring 2024 if you are only taking Transition to Residency

Zoom Drop-in Hours

ZOOM Drop-in Hours

- *Zoom Drop-in hours (excluding holidays)* <https://washington.zoom.us/j/98487517197>
- *M,T,W 5-6pm, Thursday 11am- noon (have your student number ready)*

Information on student loan debt relief

[The Biden-Harris Administration's Student Debt Relief Plan Explained](#)

(Applies to loans fully disbursed prior to July 1, 2022)

Questions?



FALL 2022 MS 3 CLASS MEETING

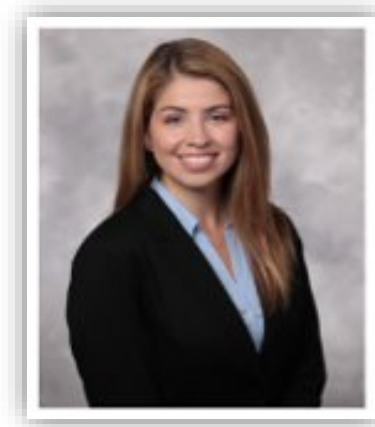
WWAMI ACADEMIC SUPPORT



ACADEMIC SUPPORT IN THE REGION BY SITE



SEA – Cascade, Alaska, Montana and Wyoming
Director of Academic Support: Erica Brice, Ph.D.



SEA – Olympic, Spokane and Idaho
Yvonne Tyler, M.D.



Academic Support

Our Role

- Support students with preparation for Step 2 CK and Subject Exams
- Tutoring Services (Drop In, Group and Individual)
- [Appointments](#): Meet with Dr. Brice (Cascade, Wyoming, Alaska, Montana) or Dr. Tyler (Olympic, Spokane, Idaho)
- [Website](#): Resources, Scheduling, Study Plans and more!

Ask Us About

- Planning & Registration for Step 2 CK
- Creating a Study Plan for Step 2 CK
- Subject Exams
- Study Resources
- Tutoring Groups

Step 2 CK

- Registration information will be sent in the first week of November
- Talk: 11/9/22 at 5:30 pm PST
- Deadline: June 30, 2023
 - OR for expanded students, within 12 weeks of completing patient care phase
- Passing score: 214



Group Tutoring

University of Washington School of Medicine
Academic Support

2022-2023

- Foundations group offered 2x wkly (Tues & Thurs)
 - USMLE group offered 1x wkly (Mon)
 - Step 1 (Sep. - December)
 - Step 2 (March - June)
 - 2-3 tutors facilitate each session
 - Session slides are available online
 - Sessions are recorded and available to watch within 24-48hrs
 - Students encouraged to bring questions/topics to review
- July: FMR
 - August: FMR
 - September: FMR, I&I, MBB, Step 1
 - October: I&I, MBB, Step 1
 - November: CHB, MBB, LifeCycle, Step 1
 - December: CHB, LifeCycle, Step 1
 - January: MJBS
 - February: MJBS, CV
 - March: CV, R&R, Step 2
 - April: R&R, Step 2
 - May: R&R, HNG, Step 2
 - June: HNG, Step 2

All groups offered at 5:30 PM AK/6:30 PM PT/7:30 PM MT



Get in touch with us if you have any questions or concerns.
Dr. Yvonne Tyler, Tutoring Program Manager
somlearnuw.edu

SCAN
ME



Your Career Advisors Are On Your Team!

Tonja Brown (SPKN, ID)



Linh Ngo (AK, MT, Olympic)



Sarah Thomson (WY, Cascade)



Web: education.uwmedicine.org/career-advising/

Email: medadv@uw.edu

Appointments: uwsom-careeradv.12twenty.com

Zoom Office Hours: [M-Th, 11-12 AK/12-1 PT/1-2 MT](#)

From Syllabus to Specialty: UW SOM Faculty Panel Series

Hear advice on specialties, career paths & applying to residency

All panels are virtual and will be recorded

Dermatology, Family Medicine & Internal Medicine

Tuesday, Nov. 1

5-6 pm AK, 6-7 pm PT, 7-8 pm MT

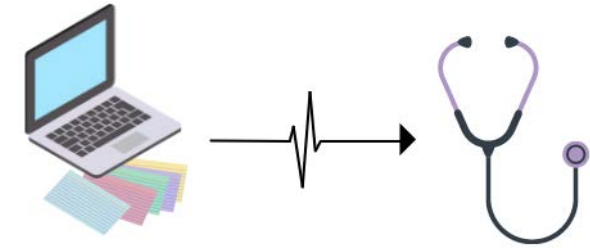
Zoom link [here](#)

Pathology, Radiation Oncology & Radiology

Wednesday, Nov. 2

5-6 pm AK, 6-7 pm PT, 7-8 pm MT

Zoom link [here](#)



**FROM SYLLABUS
TO SPECIALTY**

UWSOM Career Advising



Meet with Your Career Advisor To Discuss:

- Aligning your specialty & career interests w/ 4th year planning
- Specialty & career decision making process
- Specialty indecision
- Parallel planning
- Connections to Specialty Career Advisors
- Residency application strategy & components

Think About Your Parallel Plan

Parallel planning is an essential component of planning for the Match

- Identify 2 or more specialties of interest with varying degrees of competitiveness
- At least 1 of these specialties is a less competitive specialty
 - E.g. internal medicine, family medicine, pathology, pediatrics

Review [first half of this webpage](#) for parallel planning explanation

Specialty & Career Planning Resources

[Specialty Guides](#)

- Rotation recommendations, residency application advice
- Prepare to meeting with Specialty Career Advisors

[Career Planning Timeline](#)

- Stay on track between now and graduation

[Letters of Recommendation](#)

[Curriculum Vitae \(CV\) Template](#)

- Letter writers will ask for your CV

[Specialty & Match Data](#)

[Residency Application](#)

MS3 Student Advisory Board Members



WWAMI Pro



Karla Kelly, MD
Program Administrator

WWAMI Pro



Medical student-driven recognition/award

Enables UWSOM students to recognize professionalism

- *Moments* of **respect, excellence, inclusion, integrity, accountability, compassion, altruism**
- *Demonstrated by* clinical and science teachers, staff, administrators, custodial staff, residents, students, anyone (WWAMI-wide)

WWAMI Pro



Every individual for whom students submit a recognition will receive:

- A letter of thanks from Dean Tim Dellit, Vice Dean Suzanne Allen, and the Chair of the Continuous Professionalism Improvement (CPI) committee. (The letter will not include the name of the student who recognized the individual.)
 - A lapel pin featuring a relief of the WWAMI region/states (pictured above)
 - Their name listed as an honoree on the WWAMI Pro website
- (WWAMI Pro honorees are announced at least twice per year)

WWAMI Pro



- Submit nominations online here. Direct URL: <https://redcap.link/9oyz56ww>
- To learn more about the WWAMI Pro program: <https://www.uwmedicine.org/school-of-medicine/md-program/wwamipro>
- To learn more about the Continuous Professionalism Committee (CPI): <https://faculty.uwmedicine.org/cpi/>

Contact Information:

- Dr. Elizabeth Kaplan, Program Director: ekaplan@uw.edu
- Dr. Karla Kelly, Program Administrator: somle@uw.edu

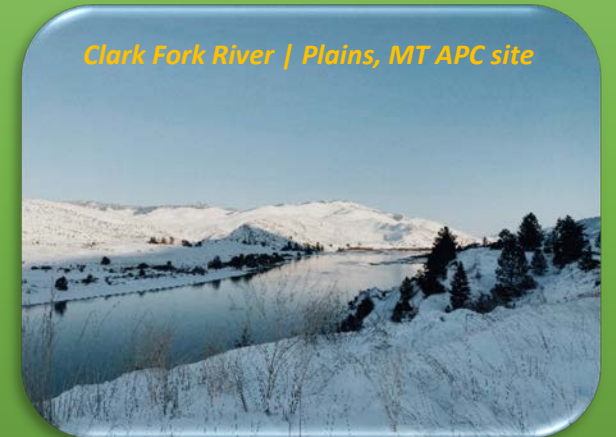
Office of Rural Programs

<https://education.uwmedicine.org/somrural> | somrural@uw.edu

***Consider completing an Advanced Patient Care Clerkship (APC)
in a rural location***

Family Medicine (FAMED) 702

- **Sites vary each year and can include:**
 - **Alaska – Fairbanks / Soldotna**
 - **Idaho – Orofino**
 - **Montana – Conrad / Ennis / Florence / Plains / Red Lodge**
 - **Washington – Chelan / Grand Coulee / Newport**
 - **Wyoming – Lander / Powell / Thermopolis**



UW SCHOOL OF MEDICINE ALUMNI ASSOCIATION

OPPORTUNITIES FOR STUDENTS

October 2022

Connect with Alumni

- **SAID – Student-Alumni Informational Discussions**

- 20-30 sessions each fall, available virtually to all students and in-person in Seattle and Spokane
- Look out for additional emails regarding new sessions or visit <https://uwmedalumni.org/SAID/> to sign up
 - Matt Perez, MD '10 and Kelsey Sholund, MD '17
Specialties: Family Medicine
Location: Home in Seattle
 - Tim Chestnut, MD '81, Res. '84, Chief Res. '86 (he/him) and Janet Chestnut, MD '80, Res. '83 (she/her)
Specialties: Internal Medicine and Oncology
Location: Home in Coeur d'Alene

- **HOST – Help Our Students Travel (Virtual Only)**

- Alumni across the country connect with students in their fourth year
- Network and ask questions about cities, specialties and programs
- Learn more at https://uwmedalumni.org/virtual_host/

Alumni Leadership Council

The [Alumni Leadership Council](#) provides guidance and leadership to the UW School of Medicine Alumni Association by participating in programs, meetings and committees. There are two meetings per year, one in the fall and one in the spring, with presentations from faculty and alumni. Students who are interested in joining can reach us at medalum@uw.edu

The Alumni Leadership Council recently elected a new president, Dr. Blair Washington, and she will be announcing her presidency and initiatives this fall.

Executive Committee

Blair B. Washington, MD '02, MHA '97, President

Scott R. Stuart, MD '01, Res. '04, Chief Res. '05, Past President

Genevieve Pagalilauan, MD '00, Res. '03, Chief Res. '04, Faculty Liaison

Mark Whipple, MD '91, Dean's Liaison

Get Connected and Stay in Touch!

General Alumni Office Contact Information – send us your feedback and ideas!

uwmedalumni.org

206.685.1875

medalum@uw.edu

Facebook: <https://www.facebook.com/uwmedalumni>

LinkedIn: <https://www.linkedin.com/groups/6689428/>