

**Gacho Health Insurance: Incoming Freshman/Transfer Students**

Beginning in the 2017-18 academic year, Student Health will notify the Office of Financial Aid and Scholarships of each student who waives out of Gacho Health Insurance (GHI). For incoming freshman and transfer students, the Office of Financial Aid will then reduce their maximum total financial aid if a student waives out of GHI. The student will not be able to receive the same total amount of financial aid (loans and/or grants) if they are approved for the GHI waiver because of the reduced cost. Conversely, if the student decides to keep Gacho Health Insurance they will qualify for more financial assistance (loans and/or grants) to cover the full cost of health insurance. The Office of Financial Aid and Scholarships will not consider any appeals from students who waive out of GHI. **This policy will be implemented Fall 2017 affecting only new incoming freshman and transfer students.**

If you do waive out of GHI, your total financial aid will still include the full cost of the Gacho Access Plan (GAP) in order to ensure students have adequate funding to sign up for that program. For more information about Gacho Health Insurance, please visit [UCSB's Student Health website](#).

The chart below illustrates the potential *estimated* difference in financial aid eligibility for students who waive out of GHI (based on the **current** Cost of Attendance figures for 2017-18).

