

POLICY OF THE UNIVERSITY OF ARKANSAS FOR MEDICAL SCIENCES DIVISION OF ACADEMIC AFFAIRS  
**Policy of the University of Arkansas for Medical Sciences Division of Academic Affairs**  
**Subject: Student Health Insurance**  
**Number: 2.2.3**  
**Date Approved (Council of Deans and Provost): August 12, 2013**  
**Last Review/Revision: N/A**  
**Effective: August 30, 2013**

## **PURPOSE**

Unexpected health care expenses can destabilize a student's financial situation and derail the educational progress. Students who experience a serious illness or injury may be forced to leave school because of the financial burden of health care cost incurred when they are uninsured or underinsured. These potential barriers to attendance and degree completion are reduced when students have adequate health insurance. Therefore, UAMS practices a hard waiver insurance program, which means that every student is required to provide proof of comprehensive health insurance coverage.

## **SCOPE**

Full and part-time students enrolled at the University of Arkansas for Medical Sciences are required to verify health insurance coverage twice a year (August and January). Student health insurance compliance is managed by the Division of Academic Affairs' Department of Campus Life and Student Support Services.

## **POLICY**

All students enrolled at UAMS must verify health insurance coverage, as required by University of Arkansas Board policy (*Policy 1260.1*).

A UAMS sponsored student injury and sickness plan is available to all UAMS students. Students also have the option to purchase private insurance (individual, family, or employer) if such coverage meets the minimum standards outlined below.

## **STANDARDS**

Health insurance policies must meet minimum standards set forth by the Student Government Association and the Office of the Provost. Coverage must meet the following criteria:

- *Plan must provide at least \$100,000 in coverage (for each covered injury or sickness incident)*
- *Plan must have no major exclusions. Plan must include: major medical, pharmacy, emergency medical, mental health, and diagnostic x-rays/laboratory services*
- *Health insurance coverage is required for the entire semester for which a student is enrolled*
- *An individual plan must have a policy year deductible of \$1,000 or less; family and employer plans are exempt from this requirement*
- *Plan must provide identification card or policy with student name and/or policy information allowing student insurance monitors to confirm eligibility*
- *Plan documents must be in English with currency amounts converted to U.S. dollars and an insurance company contact phone number in the U.S. must be provided*

## PROCESS

Students provide proof of coverage by entering insurance information into the UAMS online Student Health Insurance System (SHIS): <https://online-apps.uams.edu/info/Home.aspx> .

The system offers three (3) proof of coverage options:

1. **Proof of Purchase** – Students may purchase the university sponsored insurance plan. To verify coverage, insurance information must be entered into the UAMS SHIS online system.
2. **Proof of Other Coverage** – If a student has personal health insurance, the policy must meet UAMS required standards. To verify coverage, insurance information must be entered into the UAMS SHIS online system.
3. **Appeal** – Once the student's current personal health insurance information is entered into the system, it will be analyzed to determine if it meets the minimal standards. If the policy does not meet required standards, students must revise their insurance policy **OR** purchase the university sponsored plan **OR** file an appeal with UAMS insurance administrators.

## SANCTIONS

Students are given predetermined dates to complete the proof of health insurance coverage process. Students who do not verify coverage by the deadline will be disconnected from their UAMS computer domain account until the health insurance verification process is complete.

## CONTACT

For questions regarding UAMS student health insurance requirements, contact the Department of Campus Life and Student Support Services: Nakia Dedner (501) 686-5850 or [dednernakiaa@uams.edu](mailto:dednernakiaa@uams.edu).

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REFERENCES: University of Arkansas Board Policy 1260.1, *REQUIREMENT FOR COMPULSORY HEALTH INSURANCE FOR STUDENTS AT UAMS*.