

UAMS Academic Affairs Policy - 2.2.3



UNIVERSITY OF ARKANSAS
FOR MEDICAL SCIENCES

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

Original Policy Effective: August 30, 2013

Last Review/Revision: July 26, 2022

Next Revision: July 26, 2024

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 every semester. Student health insurance compliance is managed by the Division of Academic Affairs' Department of Campus Life and Student Support Services.

POLICY

Students enrolled at UAMS must verify health insurance coverage, as required by University of Arkansas Board policy (*Policy 1260.1*). The only exception to this requirement are students who are enrolled in designated 100% online programs without clinical placements.

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.

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STANDARDS

Health insurance policies must meet minimum standards set forth by the Student Government Association and the Office of the Senior Vice Chancellor for Academic Affairs and Provost. Coverage must meet the following criteria:

- *Policy must have no major exclusions. Plan must include: major medical, pharmacy, emergency medical, diagnostic x-rays/laboratory services, and mental health and preventative care.*
- *Insurance verification is required each semester.*
- *Health insurance coverage is required for the entire semester for which a student is enrolled. False documentation/verification may result in disciplinary action up to and including dismissal by the college.*
- *Individual plans must have a policy year deductible of \$1,000 or less; family and employer plans are exempt from this requirement.*
- *Verification must include accurate information allowing student insurance monitors to confirm eligibility.*
- *Plan documents must be in English and an insurance company contact phone number in the U.S. must be provided.*
- *Pending policies do not meet the student insurance verification requirement and are not accepted as coverage.*

Students are responsible for being aware what state or states their insurance policy covers. Student health insurance is included in student loan amounts and students are required to comply with coverage and standards outlined above.