

Student Health- Uninsured Student Procedure

Policy Number: 02-90-010

Applies to: students

1. **Policy Statement.**

It is the policy of OHSU that eligible students have access to comprehensive health services. These services include a variety of primary care, counseling and psychological services and programs to promote well-being and facilitate adjustment to the physical and emotional demands of the health professions and science education.

2. **Requirements for Health Insurance**

All registered students are required to have health insurance coverage in effect at all times.

A. Students eligible for the OHSU sponsored health insurance plan who have a comparable health insurance plan that meets all of the OHSU waiver requirements must apply for a waiver from the OHSU sponsored student health insurance plan.

B. All domestic waivers submitted are approved as long as the insurance enrollment period covers the entire duration of the students' academic enrollment.

1. If a domestic waiver is denied, that student will have 10 business days from notification of the denial to provide proof of adequate coverage.

2. If the student is unable to provide proof of enrollment in comparable coverage within 10 business days, the student will be automatically enrolled by the OHSU HR Benefits Office in the OHSU sponsored health insurance plan for the duration of the academic term.

C. International students whose waiver has been denied can submit an appeal for review.

D. Eligible Students who experience a loss of health insurance coverage must enroll in alternative health insurance coverage immediately to prevent any lapse. Students that experience a qualifying life event are eligible to enroll in the OHSU Sponsored Health Insurance Plan if they notify the OHSU HR Benefits Office within 31 days of the event. Enrollment is for the full term period and coverage would begin the date coverage was lost.

3. **Responsibilities**

A. Upon learning of a lapse in student health insurance coverage, the JBT Health & Wellness Center will contact OHSU's HR Benefits Office to notify the student in

writing of the requirement to retain health insurance coverage at all times and to request documentation to verify current benefits.

- B. Students with lapsed coverage will have 10 business days from the receipt of written notification to provide proof of coverage either under the OHSU sponsored health insurance plan or through comparable health insurance coverage that meets the OHSU requirements.
- C. Eligible students unable to provide proof of enrollment in comparable coverage within 10 business days will be automatically enrolled by the OHSU HR Benefits Office in the OHSU sponsored health insurance plan for the duration of the academic term and their previously submitted approved waiver will be denied.
 - 1. If it has been longer than 31 days since coverage lapsed, the effective date of coverage will be the date the call was made to initiate coverage.
 - 2. The premium for the term will be automatically applied to student fees assessed through the Office of the Registrar. No proration of the premium will be offered.
 - 3. The student is eligible to apply for a waiver during the next open waiver period which is typically the start of the next term.
- D. If a student is automatically enrolled in the OHSU sponsored health insurance plan, the OHSU HR Benefits Office will notify the student's academic program of the lapse in coverage for inclusion in the student's record.
- E. Students not eligible for the OHSU sponsored health insurance plan cannot be automatically enrolled in the OHSU sponsored health insurance plan when a lapse occurs and proof of enrollment in comparable coverage is not provided within 10 business days. The OHSU HR Benefits Office will notify the student's academic program of the lapse in coverage for inclusion in the student's record.

Related Regulations: OAR 409-030-0100 to 409-030-0250, Administrative Requirements for Health Profession Student Clinical Training

Related Policies and Procedures:

Policy 02-90-020, Non-Immigrant Foreign Students Health Insurance Requirements

Policy 02-20-025, Student Records – Confidential Records; Restrictions on Release

Policy 02-70-030, Voluntary Leave of Absence and Withdrawal

Revision History: October 25, 1996; July 8, 1999; May 25, 2000; April 14, 2014; January 6, 2016; September 19, 2016

Responsible Office: Joseph B. Trainer Health & Wellness Center; HR Benefits Office