

## PROOF OF HEALTH INSURANCE

<b>Effective Date</b>	<i>June 2019</i>
<b>Last Updated:</b>	<i>March 2020</i>
<b>Responsible University Office:</b>	<i>Student Health and Counseling</i>
<b>Responsible University Administrator:</b>	<i>Ross Radish, Dean of Students; Vice President of Student Affairs</i>
<b>Policy Contact:</b>	<i>Alicia C. Miller, MPH, CHES©</i> <a href="mailto:a.miller@usciences.edu">a.miller@usciences.edu</a>

### I. POLICY STATEMENT

University of the Sciences is committed to insuring the academic success and overall health and wellness of our student body. As such, students must maintain active health insurance coverage while in attendance at the University. Students are required to purchase the USciences Student Health Insurance Plan (SHIP) each academic year. Students who have insurance coverage may apply for a waiver to opt out of the SHIP.

Any student requesting to opt out of the SHIP must demonstrate active enrollment in an insurance plan with comparable coverage. If a student's insurance coverage cannot be verified, does not meet the comparable coverage requirements, or the student does not complete the waiver application to opt out of the SHIP, he or she will be automatically enrolled in the SHIP on a mandatory basis and responsible for payment of the premium. The waiver application is available online during the scheduled waiver periods and must be submitted by the stated deadline.

In order to be eligible for a waiver from the SHIP, a student's personal health insurance plan must offer equivalent or greater benefits than what the SHIP offers. You must complete the online waiver each academic year in order to verify that the basic benefits provided by the SHIP are included in your current health insurance policy. If any of these benefits are not covered through your current policy, you will not be considered sufficiently insured and will be required to enroll in the SHIP. The basic benefits for comparable coverage are:

- Annual deductible less of \$2,500 per person, per plan year or \$6,000 per family, per plan year
- Annual plan maximum limit of at least \$500,000
- Coverage for pre-existing conditions

- Coverage for inpatient and outpatient medical services in the Philadelphia region (i.e. physician visits; day surgery fees)
- Coverage for laboratory tests and radiology
- Coverage for inpatient and outpatient mental health and substance abuse treatment up to 30 days in the Philadelphia region
- Coverage for prescription drugs (can be a separate plan)

Approved waivers are effective for the current academic year. A new waiver application must be submitted by the appropriate deadline each academic year, even if coverage has not changed. It is the student's responsibility to notify the Insurance Coordinator immediately of any changes in health insurance coverage during the academic year.

The University regularly audits students to ensure active health insurance coverage throughout the academic year. If coverage cannot be verified or if the University deems that your insurance does not meet the minimum requirements, you will be enrolled in the SHIP on a mandatory basis and responsible for payment of the premium.

Students without health insurance are required to enroll in the SHIP. All International F1 Visa students are required to enroll in the SHIP each academic year, regardless of credit load. International students are automatically enrolled in the SHIP at the close of the waiver period. Any International student who is sponsored by their government is eligible to request an exemption from the SHIP.

Students are informed of the waiver periods, deadlines, waiver status, and any billing through their USciences email account. Additional information regarding compliance deadlines, plan eligibility, benefits and rates may be accessed online at: [www.usciences.edu/insurance](http://www.usciences.edu/insurance) or by contacting the Insurance Coordinator, Ms. Alicia C. Miller, MPH, CHES© at 215.596.8536 or [a.miller@usciences.edu](mailto:a.miller@usciences.edu).

## II. RATIONALE

The University's health insurance requirement serves to insure the academic success and overall health and wellness of our student body. We have found that healthy students and those with timely access to healthcare services are more academically successful. The policy is consistent with the Patient Protection and Affordable Care Act and the American College Health Association's *Standards for Student Health Insurance Benefits Programs*. In addition, health insurance coverage is a prerequisite for participation in experiential training for any student enrolled in a health professional program at the University.

## III. ENTITIES AFFECTED BY THIS POLICY

This policy applies to undergraduate students registered for at least 6 credits, graduate students registered for at least 5 credits, and all International F1 Visa students matriculated in an on-ground academic program. This policy does not apply to students matriculated in on-line academic programs.

#### IV. DEFINITIONS

**Comparable coverage:** Health insurance coverage that offers equivalent or greater benefits than what the student health insurance plan offers. A list of these requirements can be found in the “Policy Statement” section and online at [www.usciences.edu/insurance](http://www.usciences.edu/insurance) under the “Waivers” section.

**Qualifying Life Event:** Involuntary loss of personal health insurance coverage (i.e. divorce; loss of employment; aging out) or a change in eligibility status (i.e. marriage; new family member)

**SHIP:** Acronym that stands for student health insurance plan

#### V. POLICY PROCEDURES

Prior to first attendance at the University and **annually** thereafter, all half and full-time students must complete the online student health insurance enrollment/waiver process.

**Enrolling the USciences SHIP.** Students without health insurance are required to enroll in the SHIP. The enrollment application is available online during the scheduled waiver periods. Students who do not have an enrollment or waiver application on file will be automatically enrolled in the SHIP on a mandatory basis. The waiver periods are listed below:

Fall: 07/15 – Drop/Add Deadline (All students)  
Spring: 12/01– Drop/Add Deadline (Incoming and newly eligible students)  
Summer 20: 05/01 - 06/30 (Incoming and newly eligible students)

All International F1 Visa students are required to enroll in the SHIP each academic year, regardless of credit load. International students are automatically enrolled in the SHIP at the close of the waiver period.

Students are informed of the waiver periods, deadlines, enrollment status, and any billing through their USciences email account.

**Opting Out of the USciences SHIP.** Students with personal health insurance coverage must complete a waiver application demonstrating active enrollment in an insurance plan that has coverage comparable to the SHIP. The waiver application is available online during the scheduled waiver periods. All waiver applications and documentation must be received by the stated deadline. The waiver periods are listed below:

Fall: 07/01 – Drop/Add Deadline (All students)  
Spring: 12/01– Drop/Add Deadline (Incoming and newly eligible students)  
Summer 20: 05/01 - 06/30 (Incoming and newly eligible students)

If a student’s insurance coverage cannot be verified, does not meet the comparable coverage requirements, or if a student does not complete the waiver application to opt

out of the SHIP, he or she will be automatically enrolled in the SHIP on a mandatory basis and responsible for payment of the premium.

Students are informed of the waiver periods, deadlines, enrollment status, and any billing through their USciences email account.

***International Student Exemptions.*** Any International student who is sponsored by their government is eligible to request an exemption from the SHIP by submitting an Insurance Exemption Request Form to the Insurance Coordinator by the stated deadline. The Exemption Form is available online at [www.usciences.edu/insurance](http://www.usciences.edu/insurance) under “Forms” or by contacting the Insurance Coordinator, Ms. Alicia C. Miller, MPH, CHES© at [a.miller@usciences.edu](mailto:a.miller@usciences.edu)

***Qualifying Events.*** If personal health insurance coverage is involuntarily terminated, students must show proof of other health insurance coverage or enroll in the SHIP. In order to enroll in the SHIP, students must submit an enrollment application and proof of termination from their current plan to the Insurance Coordinator. **The enrollment application and termination documentation must be received within 30 days of losing personal health insurance coverage in order to be eligible for SHIP coverage.**

## VI. SANCTIONS

Students who fail to complete the waiver process prior to the deadline will be subject to mandatory enrollment in the SHIP and billing of the premium amount to their Student Account upon close of the Course Registration “Drop/Add” Period. Once enrolled in the plan, removal will require a letter of appeal to Student Health and Counseling and be at the discretion of the insurance plan. Any waivers appeals after the stated deadline will incur a processing fee of \$25.00, charged to the Student Account.

If a student’s insurance coverage cannot be verified or does not meet the comparable coverage requirements, he or she will be automatically enrolled in the SHIP on a mandatory basis and responsible for payment of the premium.

Students who knowingly misrepresent their insurance coverage status may be subject to referral to the Office of Student conduct, as making a false or misleading statement with the intent to deceive a University official constitutes prohibited conduct as defined by the University.

## VII. RELATED DOCUMENTS

How to Comply with the University Policy: [https://www.usciences.edu/student-life/student-health-and-counseling/HowDoIComply\\_StudentHealthInsurancePolicy.pdf](https://www.usciences.edu/student-life/student-health-and-counseling/HowDoIComply_StudentHealthInsurancePolicy.pdf)

Enrollment Application: <https://www.firststudent.info/usciences?type=enrollment>

Waiver Application: <https://www.firststudent.info/usciences?type=waiver>

Benefits Information: [https://www.firststudent.com/school\\_detail/brochures-flyers-sbc-u-sciences/](https://www.firststudent.com/school_detail/brochures-flyers-sbc-u-sciences/)

Insurance Exemption Form: [https://www.usciences.edu/student-life/student-health-and-counseling/Exemption\\_Request.pdf](https://www.usciences.edu/student-life/student-health-and-counseling/Exemption_Request.pdf)

Late Waiver Application (available through the Insurance Coordinator)

Qualifying Event Application (available through the Insurance Coordinator)