

## Mandatory Student Insurance and Waiver

### **IMPORTANT INFORMATION ABOUT TTUHSC HEALTH INSURANCE REQUIREMENT**

#### HEALTH INSURANCE COVERAGE REQUIREMENT

- All students enrolled in a program, on campus or online, that has clinical requirements must maintain health insurance coverage. Though the Graduate School of Biomedical Sciences does not have a clinical component, they also require that students enrolled in their programs have health insurance.
- In order to ensure coverage, students provide proof of coverage each semester. Students who provide sufficient proof of coverage receive a waiver from the University-sponsored Student Health Insurance Plan. If the student cannot provide proof of health insurance coverage, the student must enroll in the University-sponsored Student Health Insurance Plan.
- Academic Health Plans (AHP) is the University-sponsored Student Health Insurance Plan and administer the plan for TTUHSC.
- Students without an approved waiver for the Student Health Insurance Plan are required to enroll and pay premium to AHP directly.

#### PURPOSE OF HEALTH INSURANCE REQUIREMENT

The purpose of the health Insurance requirement is to ensure coverage of major medical, emergency care, specialty care, and pharmacy services. Students should note many of the facilities where students receive clinical training require each student to be covered by health insurance. Hospital or clinic personnel may ask for proof of coverage at any time. Students may be denied access to clinical experience, at the discretion of the facility, if not covered by health insurance. Student Health Insurance Plans provide value for students due to robust and broad coverage, often at half the cost of comparable employee plans.

#### ENROLLMENT IN THE STUDENT HEALTH INSURANCE PLAN

Students will receive an email with instructions for how to enroll in the Student Health Insurance Plan or submit a waiver from their School and/or AHP. All communication about the insurance requirement and Student Health Insurance Plans is sent directly to the student using the contact information that is on file with the University. Students must be enrolled in a program at the TTUHSC prior to enrolling in or waiving out of the Student Health Insurance Plan.

To enroll in the Student Health Insurance Plan:

1. Go to <https://ttuhsc.myahpcare.com/enrollment>.
2. Click the "Click Here to Enroll" link under your student classification.
3. If you have not created an account, click Register to establish a username and password. Otherwise, sign in with your existing username and password.
4. Continue to fill out the form until complete.
5. You are also given the option to add dependents during the enrollment process.

#### BILLING FOR THE STUDENT HEALTH INSURANCE PLAN

It is important to note that the premium charge WILL NOT be posted on the student's tuition and fee bill from TTUHSC. The Student Health Insurance Plan premium charge will be **billed directly** to the student. Students must adhere to the billing deadlines and guidelines of the Student Health Insurance Plan.

#### WAIVER OF HEALTH INSURANCE REQUIREMENT

Students who do not wish to retain the Student Health Insurance Plan must file an online waiver with AHP each academic semester. A waiver is required each semester, without exception. The waiver must be submitted online by the designated deadline. Providing insurance information at the University Health Center does not substitute for the waiver requirement. If no waiver is received, a registration hold will be placed on the student's record and will be unable to register until the waiver is submitted online or the Student Health Insurance Plan is purchased.

For a waiver to be approved, the level of benefits provided to the student through a health insurance plan must be fully compliant with the Affordable Care Act (ACA). Cost sharing plans **do not** meet the health insurance coverage requirement. Coverage is considered comparable if it provides students with access to local providers and a range of services in the state of Texas. Services include, but are not limited to, preventive and non-urgent care, emergency care, surgical care, inpatient and outpatient hospitalization, lab work, diagnostic X-rays, physical therapy and chiropractic care, prescription drugs, and mental health and substance abuse treatment.

To submit a waiver:

1. Go to [ttuhsc.myahpcare.com/waiver](https://ttuhsc.myahpcare.com/waiver).
2. Review the waiver criteria.
3. Click on your classification to submit your waiver.
4. Enter your Student ID number and password. Password will be the student's date of birth (DOB).
5. Click the blue button to "Waive 20-21 Coverage".
6. Fill out alternative health insurance information and submit.

The waiver process has been reviewed and approved by the TTUHSC Office of the General Counsel and Executive Student Affairs Workgroup.