

TTUHSC Mandatory Student Health Insurance

PURPOSE OF STUDENT HEALTH INSURANCE REQUIREMENT

The purpose of the health insurance requirement for all TTUHSC students is to ensure coverage of major medical, emergency care, specialty care, and pharmacy services. Many teaching facilities where students receive clinical training require each student to be covered by health insurance. Students may be denied access to clinical experience, at the discretion of the facility, if not covered by health insurance.

STUDENT HEALTH INSURANCE COVERAGE REQUIREMENT AND *HARD WAIVER* PROCESS

- All TTUHSC students enrolled in a clinical or lab based program are required to have health insurance for the duration of their degree program.
- TTUHSC students will be charged for health insurance each semester when billed tuition and fees.
- If a student has private health insurance that meets the criteria listed below, than a waiver request can be submitted on the [Academic Health Plans website](#).
- To be eligible for a waiver, private health insurance must meet all of the following:
 - Minimum Essential Coverage
 - Accepts pre-existing conditions
 - Active for the duration of the semester
- Minimum Essential Coverage is defined as including all of the following health services:
 - Hospitalization
 - Ambulatory Services
 - Emergency Services
 - Maternity and Newborn Care
 - Mental Health and Substance Abuse Treatment
 - Prescription Drugs
 - Lab Tests
 - Preventative Services
 - Pediatric Services
 - Rehabilitative and “Habilitative” Services
- If a student receives an approved waiver, the health insurance fee on their tuition and fees will be removed or credited back to their account.

- If your health insurance waiver request is denied, you have questions, or wish to dispute the waiver decision, you can contact the TTUHSC Office of Student Life at 806-743-2302 or student.life@ttuhsc.edu.
- Academic Health Plans (AHP) facilitates the University-sponsored Student Health Insurance Plan for TTUHSC.
- Students who receive financial aid will not be able to pay for the health insurance until after they receive a refund of their remaining financial aid balance.
- Students not in compliance with the TTUHSC health insurance requirement will be dropped from their academic program.