TEXAS TECH UNIVERSITY HEALTH SCIENCES CENTER

Operating Policy and Procedure

HSC OP: 77.19, **Mandatory Student Health Insurance**

PURPOSE: This HSC Operating Policy/Procedure (HSC OP) sets forth requirements and guidelines for health insurance for Texas Tech University Health Sciences Center students.

All students must obtain and maintain health insurance coverage that is Affordable Care Act (ACA) compliant while enrolled at the Texas Tech University Health Sciences Center (TTUHSC), except those enrolled in a 100% distance program.

REVIEW: This HSC OP will be reviewed by November 1 of each even-numbered year (ENY) by the Associate Provost of Student Affairs in consultation with the Executive Student Affairs Workgroup (ESAW), the Senior Associate General Counsel, Academic Affairs and Curriculum Committee, and Academics Council.

POLICY/PROCEDURE:

1. Defined Terms

For purposes of this policy:

a. the term "student" does not include residents.
b. the term "100% distance program" means the entirety of the degree program is online, with no face to face or onsite academic, research, or clinical component.
c. "Affordable Care Act (ACA) compliant" is defined as coverage which accepts preexisting conditions and meets the criteria of *Minimum Value* and *Essential Health Benefits*.
    1. *Minimum Value* covers at least 60 percent of the total allowed cost of benefits that are expected to be incurred under the plan.
    2. *Essential Health Benefits* include 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.

2. Background

The safety and welfare of students is of primary concern to the Texas Tech University Health Sciences Center (TTUHSC). The purpose of the student health insurance requirement is to ensure students have minimum essential health coverage, which includes emergency care, specialty care, and pharmacy services.

TTUHSC also enters into affiliation agreements with various health care entities, such as hospitals and other facilities, in order to provide experiential opportunities for students. Many of these facilities require health insurance coverage. TTUHSC must satisfy contractual obligations with affiliated entities. 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. Clinical rotations are an essential element in certain degree programs' curricula. Students who cannot participate in clinical rotations due to the inability to provide proof of health insurance may be unable to fulfill the requirements of a degree program.

3. Responsibility of the Institution

TTUHSC shall:

a. coordinate with the TTU System Student Health Insurance Program Task Force on the request for proposal (RFP) process which determines the Student Health Insurance Plan broker and insurance provider.

b. notify all students of the student health insurance requirement each semester.

4. Responsibility of the Student

a. All students must obtain and maintain health insurance coverage that is Affordable Care Act (ACA) compliant while enrolled at the TTUHSC, except those enrolled in a 100% distance program as defined above.

b. The cost of the TTUHSC sponsored student health insurance plan will be added to the tuition and fee statement of all students required to maintain health insurance each semester at the time of enrollment.

c. Students with alternative health coverage (e.g., coverage by a parent, guardian, spouse, or employer) that is ACA compliant may submit a waiver request.
   1. Alternative health insurance has to be active the duration of the sponsored student health insurance plan coverage period.
   2. If a waiver is approved, a credit for the cost of the TTUHSC sponsored student health insurance plan will be given on the student's tuition and fee account.
   3. If a student's waiver request is denied and they would like to appeal the decision, they can contact the Office of Student Life. The Office of Student Life will work with Academic Health Plans to confirm the waiver denial is valid, based on the requirements of this policy.

d. Students can authorize TTUHSC to use their Federal Financial Aid awards (e.g., grants and loans) to pay for non-institutional charges such as the student health insurance by signing a Title IV Authorization.

5. Non-Compliance with Student Health Insurance Requirement

Any student who does not comply with the Student Health Insurance requirement may have a hold placed on their account and not be able to register for the next semester or receive their diploma if graduating.

Any exceptions to this student health insurance requirement policy will be determined by the Associate Provost for Student Affairs in consultation with appropriate administrators. Students who believe a denial of a waiver was incorrect can submit a final appeal, in writing, to the Associate Provost for Student Affairs within ten business days of the final confirmation of denial. Such an appeal must clearly explain the basis for the requested waiver and why the student disputes the decision.

6. Right to Change Policy.

TTUHSC reserves the right to change, modify, amend or rescind this policy in whole or in part at any time.