

Effective Date: 04/2014

Written: 03/2014

Revised:

Submitted by: The Office of Student Life

Subject: Student Insurance Policy & Procedure

PURPOSE: To relay the eligibility requirements for enrollment in and waiving of the group student insurance plan.

POLICY STATEMENT:

Meharry Medical College requires that all enrolled students have health insurance. Students must be officially enrolled in a degree program at Meharry Medical College to be eligible for the student insurance plan. One of the following options is mandatory for all enrolled Meharry students:

- On a parent's or spouse's health insurance policy
- Possesses individual, private, or group health insurance policy*
- Enrolled in group policy offered by Meharry Medical College

*The plan must meet the waiver requirements listed below:

- The plan must provide in-patient care in the Nashville, TN area (including mental health care)
- The plan must provide out-patient care in the Nashville, TN area (including office visits, out-patient mental health care and ancillary procedures).
- The plan must be provided by a company licensed to do business in the United States, with a U.S. claims payment office and a U.S. phone number.
- The individual (not family) deductible on the plan should not exceed \$1,500 per policy year.
- The plan must meet Federal Regulation Coverage requirements as outlined in the Patient Protection & Affordable Care Act of at least \$100,000 in covered essential benefits

1. Bundled Insurance Coverage – Though medical coverage is the only requirement we have for students, to allow our students to gain access to other health related services, we bundle dental, vision and a Student Assistance Plan with the medical coverage to get the best rates. The annual premium posted on the student insurance webpage includes medical insurance, dental insurance, vision insurance and the Student Assistance Plan.

2. Plan Year – The plan year for student insurance is as follows:

- a. July 1st – June 30th for continuing students and first year medical and dental students.



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b. August 1st – June 30th for first year MSPH, MHS and PhD students.

- 3. **Open Enrollment** – There is only one open enrollment period for the student insurance plan from **April 15th – June 9th** for all continuing students and first year medical and dental students. The open enrollment period for first year school of graduate studies students is **May 1st – July 10th**. Please note if the enrollment deadline falls on a weekend, the next business day will be the deadline.
- 4. **Waiver of Coverage** – A waiver must be completed annually and applies to the full academic year unless the student loses prior coverage. **June 9th deadline** for all continuing students and 1st year medical and dental students. **July 10th deadline** for all 1st year graduate school students.

Mandatory Pathogen Exposure/Accident Coverage

All Medical, Dental and PhD students are enrolled in the mandatory pathogen exposure/accident coverage which provides a benefit in case a student is exposed to blood or other body fluids through a needle stick or body fluid splash/spill event. This coverage is required whether you enroll in the Meharry Student Group Insurance Policy or are covered by another policy. **Students who waive the Student Insurance Plan will receive a needle stick card. Those enrolled in the student insurance plan can use the insurance card provided after July 1, 2014.**

Mandatory Life/AD&D Insurance Policy and Long Term Disability Policy

All students must complete a beneficiary form for the Standard Insurance Life Insurance Policy upon admission/enrollment at Meharry Medical College. The life insurance and long term disability policies are required of all students, even those who do not enroll in the group student insurance plan. The fees will show on your student bill in the fall semester of each year. The life insurance benefit is \$50,000. Repatriation benefit up to \$5,000.

DEFINITIONS:

Open Enrollment Period – a period of time during which individuals who are eligible to enroll in a Qualified Health Plan can enroll in a plan.

Qualifying Life Event – life changing event that allows the opportunity to participate in the Special Enrollment Period for health coverage. Examples of qualifying life events are changes to family size (marry, divorce, or have a baby); loss of previous coverage due to parent’s employment change, reaching the maximum age for eligibility under a parent’s insurance plan, spouse’s employment

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status change; student or eligible family member becomes eligible for assistance under Medicaid or a State Children's Health Insurance Program.

Eligible Dependent – a student's spouse and children are eligible dependents.

Student Insurance Webpage -

http://www.mmc.edu/prospectivestudents/student_life/student_insurance.html

PROCEDURE:

Continuing Student Enrollment Procedure

- 1. Individual Enrollment** – to enroll in the Meharry Student Group Insurance Plan for individual coverage, continuing students will be asked to update their local mailing address in Banner Self Service by May 1 annually. Instructions are posted on the Meharry internet and can be accessed [here](#).
- 2. Student + Dependent(s) Enrollment** – students who plan to enroll their dependent(s) in the Meharry Student Group Insurance Plan will need to complete the online [dependent enrollment form](#) by the deadline communicated in email and on the student insurance webpage in addition to the [Authorization to Use Title IV Funds for Other Expenses form](#).

New Student Enrollment Procedure

- 1. Individual Enrollment** – to enroll in the Meharry Student Group Insurance Plan, new students will need to complete the [online enrollment form](#) by the deadline communicated on the student insurance webpage.
- 2. Student + Dependent(s) Enrollment** – students who plan to enroll their dependent(s) in the Meharry Student Group Insurance Plan will need to complete the online [dependent enrollment form](#) by the deadline communicated in email and on the student insurance webpage in addition to the [Authorization to Use Title IV Funds for Other Expenses form](#).

All Student Waiver Procedure

To waive the student insurance for the academic year, a student will need to complete the [online waiver form](#) by the deadline communicated on the student insurance webpage. Waivers will not be accepted after the deadline. A copy of the student's current insurance card will need to be uploaded on the form or other document(s) showing proof of coverage.



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The student must acknowledge the following on the waiver statement:

- He/she is responsible for payment of ALL FEES for medical and mental health treatment not covered by my health insurance plan (including but not limited to deductibles, copays, coinsurance and the expenses above my policy maximums and benefit limits). I understand that some health facilities, including Student Health Services, may require payment at the time treatment is provided.
- If during the year, the [statements agreed to on the waiver form] are found to be false, he/she will be added to the Meharry Medical College Student Group Insurance Plan and will be responsible for the fee charged to his/her student account.

Enrollment After a Qualifying Life Event

The Office of Student Life will generate a report each year to show students who will turn 26 during the academic year. Those students will be asked to complete an online enrollment form with the date of birth as their insurance effective date if they do not have other insurance options that will cover them after their 26th birthday. **The student will be charged a prorated amount back dated to the first of the month the coverage begins.**

For other qualifying life events, students will need to complete the appropriate forms and a staff member from the Office of Student Life will assist with the process.

EXHIBITS: