

BUCOM Student Health Insurance Policy

Policy Information			
Policy# :	COMBOD.1027	Reviewed Date(s):	9/28/2022
Date Created:	9/2/2022	Revised Date(s):	3/27/2024
Responsible University Administrator:	Vice President Enrollment Management and Student Affairs	President Council Approved Date:	11/21/2024

1. Purpose

- 1.1. To require that all Baptist Health Sciences University College of Osteopathic Medicine (BUCOM) students maintain continuous active medical health insurance.

2. Policy

- 2.1. All BUCOM students are required to maintain continuous active medical insurance sponsored by a domestic health insurance plan. Every student is required to enroll in the BUCOM provider insurance plans unless an acceptable waiver is provided in a timely manner.
- 2.2. BUCOM's medical plan may be waived only in the following situations:
 - 2.2.1. The student is covered under a parent's employer's group insurance.
 - 2.2.2. The student is covered under a spouse's employer's group insurance.
 - 2.2.3. The student is covered by Medicaid for the entire academic year. (Medicaid will not be waived for third and fourth year students unless the student's clerkships are in the state where the Medicaid is issued.)
 - 2.2.4. The student is covered by the military or VA.
- 2.3. Individually purchased Affordable Care Act compliant plans are permitted for first- and second-year students as long as all these additional requirements are met:
 - 2.3.1. The plan deductible must not be more than \$1,500.
 - 2.3.2. The plan out-of-pocket maximum must not be more than \$6,350.
 - 2.3.3. Individually purchased medical, Affordable Care Act, and/or COBRA plans are not acceptable for students in Years 3 and 4.

3. Definitions

- 3.1. None

4. Procedure

- 4.1. All students must complete a beneficiary form (to insure proper information for the insurance company and to specify your chosen beneficiary) even if you are not taking medical coverage.
- 4.2. Incoming students must complete either an electronic enrollment submission or waiver with the insurance vendor no later than the first day of orientation.



- 4.3. If a change in insurance status for the student or their dependent occurs, (i.e., no longer covered by the insurance indicated on your waiver; marriage, the birth of a child, etc.), students must complete the appropriate online request with the insurance vendor or forms with the Office of Student Life within 30 days of the date of change.
- 4.4. Premiums for medical insurance are automatically charged to a student's university account. Charges for medical insurance are removed once a waiver is submitted through the online portal and the vendor verifies that coverage is active and meets BUCOM requirements.
- 4.5. Waiver information will be verified several times throughout the year. A current waiver with active insurance coverage must be on file with the vendor at all times.

5. Related Information

- 5.1. None.