

Policy No:
Revision No:
Effective Date: Academic Year 2021-2022
UNIVERSITY POLICIES & PROCEDURES

Title: Student Health Insurance Policy
Effective Date: 2021-2022 Academic Year

All matriculated students are required to have health insurance and must complete the enrollment/waiver process for each academic year.* If students have health insurance through another provider, such coverage must meet the stated minimum requirements set forth below to qualify for a waiver. If students do not have coverage through another provider that meets the minimum requirements, then they will be enrolled in the University-sponsored student health insurance plan. Once enrolled, the University-sponsored plan will be in effect for the entire academic year. Students may only terminate the University-sponsored plan insurance coverage if they have a qualifying life changing event.

Exemptions:

Students who satisfy one of the criteria set forth below are exempt from the health insurance requirement and no action will be required:

- If enrolled in a certificate program without a clinical or experiential component.
- If enrolled in an online-only program without any on-campus presence or clinical or experiential component.
- If enrolled in the School of Continuing and Professional Studies (with the exception of the Occupational Therapy Assistant Program)

Minimum Requirements to Waive University-sponsored Coverage:

Unless a student is exempted, as set forth above, a student's insurance plan must qualify as one of the following or they will be required to enroll in the University-sponsored plan:

- An employer-based plan through a parent, spouse, partner, or own employment.
- An individual plan purchased through a government exchange or directly through a carrier at the Gold equivalent or Platinum equivalent level of coverage. Gold equivalent level plans will provide minimum coverage of 80% of costs, while Platinum equivalent plans will provide minimum coverage of 90% of costs.
- All government sponsored insurance (e.g. Medicare, Tricare, Medicaid).

If the plan originates outside of the Philadelphia area, the student must have the ability to access providers in the area of their current residence, without disruption to their academic responsibilities as a University student. A student's current insurance provider

must be based in the United States, have a United States claims office, be approved to do business in Pennsylvania, and be compliant with all of the guidelines of the Patient Protection & Affordable Care Act (PPACA).

Enrollment/Waiver Instructions:

All enrollments and waivers are completed using the online process outlined below. If waiving coverage, please have information about your current health care coverage available.

1. Go to www.firststudent.com
2. Select your College, "Thomas Jefferson University" from the drop down menu, then click "Continue".
3. Read through the information on the welcome page.
4. Click on either the "Enroll Now" or "Waive Your College's Insurance" link from the menu on the left.
5. From the enrollment or waiver page, click the corresponding link to begin the process.
6. Log in by entering your Date of Birth and your Student ID# (Campus Key). Do NOT enter your Social Security Number.
7. Complete the online waiver or enrollment form and keep the confirmation for your records.

Please note: If you do not waive, you will be automatically enrolled in the insurance but will need to enter biographical information before you can use the insurance.

The University reserves the right to audit all waivers in order to ensure compliance with the minimum requirements. Students are advised to retain a copy of their insurance policy as they may be asked to provide this documentation. It is the students' responsibility to ensure that they are covered either through private insurance or through the University-sponsored health insurance plan. Any changes in the student's insurance coverage must be reported to the appropriate health insurance representative, found at www.jefferson.edu/studenthealthinsurance.

If action to either enroll or provide documentation of adequate insurance coverage (waive) is not taken, the University will charge the appropriate health insurance fee to the student's account.* Information on how to waive or enroll can be found at www.jefferson.edu/studenthealthinsurance.

* Dates of insurance coverage and billing periods will vary by academic program.

Contributors/Contributing Departments:
Student Affairs, Health Insurance Committee

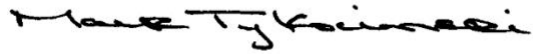
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Responsibility for maintenance of policy: Senior Vice Provost for Academic Affairs

Approved by:



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