PURPOSE
Unexpected health care expenses can destabilize a student’s financial situation and derail the educational progress. Students who experience a serious illness or injury may be forced to leave school because of the financial burden of health care cost incurred when they are uninsured or underinsured. These potential barriers to attendance and degree completion are reduced when students have adequate health insurance. Therefore, UAMS practices a hard waiver insurance program, which means that every student is required to provide proof of comprehensive health insurance coverage.

SCOPE
Full and part-time students enrolled at the University of Arkansas for Medical Sciences are required to verify health insurance coverage every semester. Student health insurance compliance is managed by the Division of Academic Affairs’ Department of Campus Life and Student Support Services.

POLICY
All students enrolled at UAMS must verify health insurance coverage, as required by University of Arkansas Board policy (Policy 1260.1).

A UAMS sponsored student injury and sickness plan is available to all UAMS students. Students also have the option to purchase private insurance (individual, family, or employer) if such coverage meets the minimum standards outlined below.

STANDARDS
Health insurance policies must meet minimum standards set forth by the Student Government Association and the Office of the Senior Vice Chancellor for Academic Affairs and Provost. Coverage must meet the following criteria:
Plan must provide at least $100,000 in coverage (for each covered injury or sickness incident).

Plan must have no major exclusions. Plan must include: major medical, pharmacy, emergency medical, and diagnostic x-rays/laboratory services.

Health insurance coverage is required for the entire semester for which a student is enrolled. False documentation/verification may result in disciplinary action up to and including dismissal by the college.

An individual plan must have a policy year deductible of $2,500 or less; family and employer plans are exempt from this requirement.

Plan must provide identification card or policy with student name and/or policy information allowing student insurance monitors to confirm eligibility.

Plan documents must be in English with currency amounts converted to U.S. dollars and an insurance company contact phone number in the U.S. must be provided.

Pending policies do not meet the student insurance verification requirement and are not accepted as coverage.

Student insurance verification is required each semester.