Penn State College of Medicine Student Health Insurance Policy

In accordance with recommendations of the Association of American Medical Colleges and standards of the Licensing Committee on Medical Education, the Penn State College of Medicine requires all medical students to have continuous health insurance coverage.

This policy is in place to maintain the health and wellness of our students and provide protection from the financial risk of health care expenses.

Student health insurance is billed to the student’s account around the same time as fall tuition. At the beginning of each academic year, all students will be charged for the PSUCOM Administered Health Insurance Plan (also referred to as the University’s plan) unless they are enrolled in another PSU Administered Insurance Plan (MD/PhD students) or are granted an approved insurance waiver.

Students who are married and/or have eligible dependents may elect to enroll their dependents in the insurance plan by completing an online application and personally paying the required premium.

Students have the option of enrolling in the PSUCOM-Administered Health Insurance Plan or requesting a waiver for an alternative health insurance plan. If a waiver is granted, the selected insurance policy will provide the same minimum care as the University’s plan and provide uninterrupted coverage throughout the year. Requirements are listed on the Waiver form. A signed waiver form will be maintained in the bursar’s office.

Enrollment Procedure

New Students
1. During the orientation period students must complete a PSUCOM Insurance Enrollment Form. Or
2. Complete a Waiver of Health Insurance Form and provide proof of appropriate insurance coverage. A copy of the alternative insurance card will serve as proof of coverage. New students must bring a copy of the alternative insurance certification to orientation to complete the waiver process. After approval, the insurance cost will be adjusted on the student’s account.

Continuing Students
At the beginning of each academic year, continuing students will need to complete either an Insurance Enrollment Form for the PSUCOM-Administered Health Insurance Plan or complete a waiver if opting not to purchase the PSUCOM insurance plan.

Students requesting not to participate in the PSUCOM-Administered Health Insurance Plan must complete an Insurance Waiver Form at the beginning of each academic year to ensure that the College of Medicine has documented appropriate insurance coverage. Waivers are not automatically renewed from one year to the next. If a Waiver form is not submitted by the assigned insurance deadline (see below), students will be enrolled and charged for the PSUCOM-Administered Health Insurance Plan. If no waiver is received by the deadline,
students are responsible for the insurance charges and cannot be removed from the University’s Insurance Plan. Additionally, if students are enrolled in the University’s plan and use the benefits within the first thirty days of coverage and also present a waiver, they will not be permitted to be dropped from the University’s plan and are responsible for the premium charges.

**Deadline and Where to Submit Forms**

The deadline for submitting an Enrollment or Waiver Form to the College of Medicine Bursar’s Office is August 31st of each year. Ideally forms should be received by July 1, to ensure coverage is in place by August 1, when the plan renews. There may be a gap in the University’s plan paying benefits in August if you do not submit the enrollment form by July 1.

An Enrollment or Waiver Form must be submitted by the established deadline date to avoid being charged for the PSUCOM-Administered Health Insurance Plan.

Send forms to: Office of the Bursar, PSUCOM, 500 University Dr. – H157, Hershey, PA 17033 or email a copy to: Bursar-COM@hmc.psu.edu

**Premiums Payment Schedule**

Student premiums will be charged to the student account to coordinate with fall tuition and fee charges and fall financial aid disbursement.

**Dependent Coverage**

Students enrolled for coverage in the PSUCOM-Administered Health Insurance Plan may also enroll eligible dependents. An eligible dependent is a spouse, domestic partner and/or any unmarried child(ren) under the age of 26 who are not self-supporting. Dependent eligibility expires concurrently with that of the insured student. Students must personally pay premiums for dependent coverage.

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