

3364-40-27 Student health insurance.**(A) Policy statement**

It is important that all students maintain health insurance coverage to help ensure academic success and wellbeing.

(B) Purpose of policy

The purpose of this policy is to (1) encourage all students to maintain health insurance; (2) require that domestic undergraduate and graduate students taking six or more credit hours per term and international students taking one or more credit hour per term maintain health insurance; and (3) make a health insurance plan available to all eligible students.

(C) Scope

This policy is separate and distinct from and does not change existing federal health insurance minimal essential coverage requirements applicable to university of Toledo undergraduate and graduate students. This policy applies to the following:

- (1) All domestic undergraduate students registered for six or more credit hours per term.
- (2) All domestic graduate students registered for six or more credit hours per term.
- (3) All international students registered for one or more credit hour per term.
- (4) All students who participate in patient care and are required by their program to have health insurance.

The university of Toledo will sponsor an annual health insurance plan for students, with same coverage available for their dependents. Students who are required to have health insurance (see (C)(1) through (C)(4) in this rule) will have the university-sponsored health insurance plan assessed to their student account, which students may waive, pursuant to section (D) of this rule. Students participating in the college credit plus or other dual enrollment programs are not

eligible for university-sponsored health insurance. At the direction of the responsible agent(s), other students not meeting the requirements in section (C) of this rule (e.g. guest or transient students, non-degree seeking students, students participating in educational programs outside the country, et. al.) may also be deemed not eligible for university-sponsored health insurance and/or excluded from the mandatory university-sponsored health insurance plan assessment to their student account. Groups with agreements with the university that restrict additional payments may be excluded from the university-sponsored health insurance plan being assessed to their student account.

Degree-seeking domestic students with less than six credit hours in a term may voluntarily enroll in the university-sponsored health insurance by a process approved by the university.

(D) Procedure

Students identified in (C)(1) through (C)(4) of this rule will have the university's student health insurance student-only premium assessed to their student account per term. Students who are enrolled in student health insurance coverage during spring term will be assessed the spring/summer premium. Students new to the university during a summer term and who are enrolled in student health insurance coverage will be assessed the summer-only premium.

Students identified in (C)(1) through (C) (4) are permitted to waive the university-sponsored student health insurance plan by providing evidence of minimum essential health care insurance coverage. Insurance waiver requests must be completed by the published waiver deadlines. The student health insurance premium will remain on the student account if a student does not complete the waiver process by the designated deadline or if the coverage is not considered minimum essential health care insurance coverage. Insurance waiver requests must be submitted for each school year that a student meets the credit hour threshold or criteria in (C)(1) through (C)(4) for any term in a school year; each school year begins in the fall term and the submitted waiver request is valid only for the remainder of that specific school year (the school year begins fall term and ends the last summer term).

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Effective: 9/8/2020

CERTIFIED ELECTRONICALLY

Certification

08/27/2020

Date

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