

## Attachment 9.11.1



### Proposed IllinoisCOM Student Health Insurance Policy

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<b>DOCUMENT TITLE:</b>	Student Health Insurance Policy
<b>APPROVAL DATE:</b>	TBD
<b>NEW OR REVISION</b>	New
<b>EFFECTIVE DATE:</b>	TBD
<b>SCOPE/APPLICABILITY:</b>	All IllinoisCOM Students
<b>RESPONSIBLE OFFICE:</b>	Department of Student Affairs

#### **PURPOSE**

The proposed IllinoisCOM requires all students to have personal health insurance coverage while enrolled. The purpose of this policy is to inform students of the health insurance coverage requirement, outline the choices they have for ensuring coverage, and provide guidelines of acceptable coverage.

#### **DEFINITIONS**

- SHIP: Student Health Insurance Policy

#### **POLICY**

All IllinoisCOM students are required to maintain personal health insurance coverage during their enrollment as a student. All students must submit proof of personal health insurance through IllinoisCOM's online portal annually.

Students have choices as it relates to meeting the IllinoisCOM health insurance requirement:

Students may choose to either purchase their own health insurance policy or be included on a family member's insurance policy if the policy meets the minimum coverage requirements stated in this policy. If the student wishes to purchase their own policy, they must apply for a waiver of the Student Health Insurance Policy (SHIP) requirement.

Students can purchase the IllinoisCOM sponsored policy, through \_\_\_\_TBD\_\_\_\_. This policy meets all minimum coverage requirements.  
The IllinoisCOM SHIP is provided in partnership with \_\_\_\_TBD\_\_\_\_.

To submit proof of comparable insurance and thereby waive the available IllinoisCOM policy or to purchase the IllinoisCOM sponsored policy, visit the \_\_\_\_TBD\_\_\_\_ website. Select IllinoisCOM from the menu of schools and click submit. This will direct a student to the IllinoisCOM SHIP page. Open enrollment for the IllinoisCOM SHIP runs from July 15th to



August 31st each year.

A student's health insurance policy must have minimum coverage levels and include coverage of chronic health issues, acute health issues, emergent care, and catastrophic events.

The following are the minimum requirements for student's health insurance coverage:

- Insurance company must be based and operating in the United States
- Coverage must be active and continuous (no break or termination) for the entire academic year
- Must be an ACA-compliant plan
- Must have \$3,000 deductible or less (for individuals)
- Must have an unlimited plan maximum coverage level
- Plans must provide coverage in all 50 states
- State-specific Medicaid may be accepted in some situations (if a student qualifies for IL Medicaid during OMS I and II, and relocates for OMS III and IV, they must qualify for and obtain Medicaid in the new location or obtain other qualifying insurance coverage as noted above).

A health insurance policy that covers catastrophic events only is not acceptable. Policies provided through health care co-ops are not acceptable. All international students must purchase their health insurance through the IllinoisCOM sponsored policy. Canadian students cannot use their Canadian Health Service policy as acceptable coverage while enrolled at IllinoisCOM.

A student must report any break in coverage or change in health insurance while attending classes through the site mentioned above. Prior to beginning clinical experiences, an IllinoisCOM student in their third and fourth year must submit proof of personal health insurance to Clinical Education. A IllinoisCOM student must report any break in coverage or change in health insurance to Clinical Education during the third and fourth years of enrollment.

