

Student Health Insurance Policy

Carnegie Mellon University Student Health Insurance Policy (<https://www.cmu.edu/policies/student-and-student-life/student-health-insurance.html>)

Policy Rationale

The cost of health care in the United States presents a potentially serious health risk and financial risk to students and their accompanying dependents. The absence of adequate health insurance coverage is a barrier to care that can result in temporary or permanent interruption of a student's education. The university is committed to offering student health insurance that provides access to quality health care and achieves a balance between premium cost and adequate coverage without overburdening students' financial resources. This balance is best achieved through a student health insurance requirement that mitigates the effect of adverse selection while providing another option for coverage.

Policy Statement

All full-time students are required to carry health insurance that meets certain standards of coverage. In the absence of adequate health insurance coverage, the student is required to enroll in the student health insurance plan.

Implementation Guidelines

The process for selection of vendors for the student health insurance plan shall adhere to institutional requirements relative to competitive vendor selection processes. The student health insurance program shall be reviewed annually by University Health Services (UHS) and student consumers including representatives from Student Senate and the Graduate Student Assembly to ensure that the program meets the needs of covered individuals, provides the desired level of benefit at the least possible cost and returns as much of the premium to covered individuals in the form of benefits as possible.

The health insurance program shall be available to all eligible students without regard to race, color, national origin, sex, handicap or disability, age, sexual orientation, gender identity, religion, creed, ancestry, belief, veteran status, pre-existing medical or mental health condition or genetic information.

All full-time students will be assessed a charge for the individual basic health insurance plan offered through the university student health insurance program. The charge will appear on the invoice of the first semester of attendance in the academic cycle. The student is expected to actively enroll in the plan or apply for a waiver from the student insurance plan during the open enrollment. Failure to take action will result in automatic enrollment in the student health insurance plan.

Application or modification of this policy for non-Pittsburgh locations will be determined by the Director of University Health Services, in consultation with relevant colleagues in those locations.

Requirements for Waiver

Application for waiver from the university student health insurance plan must be submitted to UHS by the last day of the open enrollment period. Students applying for waiver must provide documentation of:

- Coverage by a carrier that has offices based in the U.S.
- Continuing coverage that verifies enrollment as the dependent, partner/spouse or principal in an employer, state or federally operated insurance Exchange or government sponsored insurance plan.
- Enrollment in a plan that meets certain minimum standards for coverage as set forth by the university including but not limited to an adequate level of coverage for medical, mental health and substance abuse services at the primary, emergency, inpatient and outpatient level in the geographic location of study.

Failure to maintain continuous coverage will result in automatic enrollment in the student health insurance standard plan.