

Policy Number	611.000
Policy Title	Student Health Insurance Policy
Responsible Officer	Dean of Students or Director of Risk Mgmt. & Corporate Operations
Responsible Office	Student Life
Definitions	Accepted proof of adequate coverage includes: <ul style="list-style-type: none"> • A current member ID card (front and back) • A letter from insurance company verifying coverage, sometimes called a certificate of coverage • Explanation of benefits provided by insurer • Form 1095-A if you are covered by a plan purchased through the health insurance marketplace • Form 1095-B if you purchased coverage directly from an insurer or are employed in a small business with less than 50 full time employees • Form 1095-C if you are covered by an employer sponsored plan
Approving Body	Administrative Council; Academic Council
Approval Date	07.18.2022 (Aca C); 06.13.2022 (Admin C)
Last Revision	June 2022
Re-evaluation Date	Fall 2025
Departmental Impact	Student Life, Athletics, Admissions, Registrar

Failure to follow the following policy may result in disciplinary action, including termination of employment.

Policy Statement

Columbia International University requires all students* to carry adequate health insurance to cover, among other costs, emergency and routine, non-emergency medical care. In keeping with this requirement, students annually must provide acceptable proof of adequate coverage for verification.

**The University requires proof of active health insurance for the following student populations:*

- All traditional undergraduate students enrolled in six or more on-campus credit hours*
- All graduate students enrolled in six or more on-campus credit hours
- Regardless of registration status:
 - All students enrolled in the Bachelor of Science in Nursing
 - All student-athletes
 - All F-1 international students
 - All graduate assistants

The University does not offer a student health insurance policy. Students who are not covered under a spouse/parent/employer-sponsored insurance policy will be directed to several resources where adequate coverage can be obtained.

Student-Athletes

All University Student-Athletes must provide proof of primary health insurance coverage that includes athletic-related injuries. All student-athletes must submit adequate proof of coverage prior to participation in intercollegiate games, practices or team workouts. The University Athletic Department will submit all insurance information for verification of coverage. Student Athletic coverage must have a limit of at least \$35,000 and must cover athletically related injuries. If the insurance does not meet this requirement, the student athlete will not be allowed to participate.

The NAIA Catastrophic Injury Insurance Program covers student-athletes who suffer catastrophic injuries while participating in a covered intercollegiate athletic activity (subject to all policy terms and conditions.) This coverage does not qualify as

the basic coverage required for participation in athletics at CIU. It is considered supplemental coverage in the event of a catastrophic injury.

International Students

Federal and state laws require that international students maintain adequate health insurance while attending Columbia International University. While other countries may provide health care for their residents, individuals in the United States are responsible for these expenses. An adequate international healthcare insurance policy gives you access to excellent healthcare facilities and provides financial protection.

2022/23 International student-athletes are enrolled in the ISP Pioneer Elite Plan. Payment will be added to their tuition bill.

Rationale

Student health and well-being are critical to academic success. The primary purpose of health insurance is to provide affordable and comprehensive benefits to allow access to physical and mental health care. Adequate health insurance offers financial protection to individuals and families that suffer catastrophic health events which is one of the leading factors of debt. In an effort to insure that students are aware of this responsibility and have adequate health insurance coverage the University will annually verify all submitted coverages.

Policy Procedures

Students are required to provide proof of adequate coverage annually by submitting CIU's Health Form packet. Students will submit their information electronically at ciu.edu/Insurance. The Admissions and Student Life Departments are responsible for communicating all requirements and other pertinent information annually to students. New students will be contacted by the Admissions Department during the summer months prior to the first semester on campus. Returning students will be contacted by Student Life in the summer months prior to the start of school. Proof of coverage will be required prior to Residential Undergrad move-in date.

September 15 is submission deadline for all students.

If proof of coverage is not received by September 15, students will incur a \$100 fine monthly and their student account will be billed until the insurance requirement is satisfied. These students will be financially responsible for all bills.

Hyperlinks

www.ciu.edu/policy