

Student Health Insurance Agreement

Mandatory Coverage

I understand that maintaining comprehensive health insurance coverage is mandatory for all Noorda-COM students and that I must be covered by an ACA-compliant domestic health insurance plan for the entire academic year, including summer and holidays. All Noorda-COM students are required to enroll in the Student Health Insurance Plan unless an acceptable Waiver is provided by the designated deadline as posted on the Registration and Enrollment section of the [Office of the Registrar website](#).

Automatic Fee Assessment

I understand that all Noorda-COM students will automatically be assessed the fall 2023 premium for the student health insurance plan during fall 2023 registration. The fall 2023 premium charge will only be reversed upon receipt of an acceptable waiver by the posted waiver deadline.

I understand that if an acceptable waiver is not received by the posted waiver deadline, my enrollment in the student health insurance plan will be finalized, I will no longer be eligible for a refund of the fall 2023 premium, and my student account will automatically be assessed the applicable spring 2024 premium during registration for the spring 2024 term.

Acceptable Waivers

I understand that the requirements for waiving the College's student health insurance requirement are as follows:

- Maintaining health insurance coverage is mandatory for Noorda-COM students, and all students MUST be covered by a domestic, ACA-compliant health insurance plan. All students must enroll in the Noorda-COM - Sponsored Student Health Insurance Plan unless an acceptable Waiver is provided by the designated deadline. The acceptable coverage to waive the Noorda-COM - Sponsored Student Health Insurance Plan is –
 - Parent's employer group plan
 - Spouse's employer group plan
 - Utah Medicaid – Didactic students only – 3rd-year students whose clinical rotations are in Utah the entire year may waive with Utah Medicaid with proof of approved schedule. Fourth-year students are not eligible to waive with any state Medicaid coverage
 - VA Benefits
 - COBRA
 - Noorda-COM will accept individual Plans as long as they meet additional waiver requirements (see below). HSAC will verify individual plans quarterly.
- The minimum level of coverage acceptable to waive the Noorda-COM- Sponsored Student Health Insurance Plan:
- Adequate major medical coverage of at least \$1,000,000 / policy year
- Prescription coverage
- A provider network in the Provo, Utah area for primary care, specialty, hospital, and diagnostic care.
- Coverage for the entire academic year, including summer and holidays.

- Coverage for an annual exam
- Individual Plans (plans purchased through the marketplace, not an employer group, whether for an individual or family) - **Deductible MUST NOT be more than \$2,500 annually**

I understand that, should I opt to waive out of the student health insurance plan using Utah Medicaid, I may only be covered for emergency services while out-of-state. Utah Medicaid coverage will be accepted for first and second-year students. As a third-year student, I will be allowed to waive with Utah Medicaid as long as all of my clinical rotations are in Utah.

I understand that using Medicaid-based coverage is prohibited for clinical rotation/experience as a fourth-year student.

I understand that if I originally waived out of the student health insurance plan but find that I now need health insurance coverage later in the year due to an involuntary loss of coverage or because I have aged out of my parents' insurance plan, I can enroll in the student health insurance plan via the Health Sciences Assurance Consulting (HSAC) website. If I enroll after the initial enrollment period due to an involuntary loss of coverage, I will be assessed a prorated portion of the insurance premium based on my dates of enrollment.

I understand that short-term health insurance policies, traveler's plans, or plans originating outside of the United States will not be accepted as part of the Waiver process.

I understand that if my waiver is denied, I may appeal the decision based on the appeal requirements outlined on the [Office of the Registrar website](#).

I understand that health insurance plans approved during the waiver process will be verified periodically to ensure students remain in compliance with the College's health insurance coverage requirements.

Lapse/Loss of Coverage or Inactive Coverage

I understand that if I use Utah Medicaid coverage to waive out of the student health insurance plan, it is my responsibility to comply with all eligibility requirements of Medicaid. Applying for and obtaining any Medicaid coverage without meeting requirements, and providing false information on a Medicaid application, is considered insurance fraud and punishable under state and federal laws.

I understand that if my plan is found to be inactive or out of compliance, the College reserves the right to enroll me in the student health insurance plan from the start of the period of non-compliance (even if my termination date was in the past) through the end of the current academic year. If my plan is found out of compliance, I will receive an e-mail notification from Health Sciences Assurance Consulting, Inc. (HSAC), and I will have 14 calendar days to respond. If I have not responded within 14 calendar days, the College will proceed with enrollment in the student health insurance plan, assess my student account for the applicable premium charges, and notify my program of my non-compliance with the College's health insurance requirements.

I understand that I have 30 calendar days after an involuntary loss of coverage to enroll in the student health insurance plan or to submit updated proof of coverage to HSAC.

I understand that I must maintain continuous enrollment in health insurance. If I am submitting new proof of coverage, it must begin within 24 hours of the termination of my previous coverage. I understand that I am not eligible to waive if I have any gap in coverage.

Premium Refunds

I understand that except in the case of medical withdrawal due to Sickness or Injury, if I withdraw from school during the first 31 days of the period for which coverage is purchased, I will not be covered under the student health insurance policy, and a full refund of Premium will be made, minus the cost of any claim paid by Aetna. If I withdraw after such 31 days, I will remain covered under the student health insurance policy for the term purchased, and no refund will be allowed.

I understand and agree to abide by the Noorda-COM Student Health Insurance Policy in its entirety. Failure to abide by this policy can result in disciplinary action.

Student Name

Student ID Number

Student Signature

Date

