



TEXAS TECH UNIVERSITY HEALTH SCIENCES CENTER EL PASO

Operating Policy and Procedure

HSCEP OP: 77.22, Mandatory Student Health Insurance Requirement

PURPOSE: The purpose of this Texas Tech University Health Sciences Center El Paso (TTUHSC El Paso) Operating Policy and Procedure (HSCEP OP) is to outline the health insurance requirement for TTUHSC El Paso students.

REVIEW: This HSCEP OP will be reviewed by November 1 of each odd-numbered year (ONY) by the Assistant Vice President for Student Services and Student Engagement (AVPSSSE), the Vice President for Academic Affairs (VPAA), and the Office of General Counsel, with recommendations for revision forwarded to the Academic Council by January of the following year.

POLICY/PROCEDURE:

I. Definitions:

- A. **Student:** The term "student" refers to individuals enrolled in a TTUHSC El Paso degree program.
- B. **100% distance program:** The term "100% distance program" means the entirety of the degree program is online, with no face-to-face or onsite academic, research, or clinical component.
- C. **Minimum value and essential health coverage:** "Affordable Care Act" compliant" is defined as coverage which accepts preexisting conditions and meets the criteria of Minimum Value and Essential Health Benefits:
 - 1. **Minimum Value** covers at least 60 percent of the total allowed cost of benefits that are expected to be incurred under the plan.
 - 2. **Essential Health Benefits** include hospitalization, ambulatory services, emergency services, maternity, newborn care, mental health and substance abuse treatment, prescription drugs, lab tests, preventive services, pediatric services, rehabilitative, and "habilitative" services.

II. Background:

- A. The safety and welfare of students is of primary concern to TTUHSC El Paso. The purpose of the student health insurance requirement is to ensure all students have minimum value and essential health coverage as defined above.
- B. TTUHSC El Paso enters into affiliation agreements with various health care entities, such as hospitals and other facilities, in order to provide experiential opportunities for students. Many of these facilities require health insurance coverage.
- C. TTUHSC El Paso must satisfy contractual obligations with affiliated entities. Hospital or clinic personnel may ask for proof of health insurance coverage at any time.
- D. If not covered by health insurance, students may be denied access to clinical experience at the facility's discretion. Clinical rotations are an essential element in health sciences degree program curricula.

- E. Students who cannot participate in clinical rotations due to the inability to provide proof of health insurance may be unable to fulfill the requirements of their degree program.

III. Responsibility of the Institution:

TTUHSC El Paso shall coordinate with the TTU System Student Health Insurance Program Task Force on the request for proposal (RFP) process, which determines the student health insurance plan broker and insurance provider. TTUHSC El Paso will notify all students of the student health insurance requirement each semester.

IV. Responsibility of the Student:

- A. All students must obtain and maintain health insurance coverage that is Affordable Care Act (ACA) compliant while enrolled at TTUHSC El Paso,
- B. The cost of the TTUHSC El Paso-sponsored student health insurance plan will be added to the tuition and fee statement of all students required to maintain health insurance each semester at the time of enrollment.
- C. Students with alternative health coverage (e.g., coverage by a parent, guardian, spouse, or employer) that constitutes minimum value and essential health coverage may submit a waiver request through the appointed health care vendor for review and approval.
 - 1. Alternative health insurance has to remain active through the duration of the sponsored student health insurance plan coverage period.
 - 2. If a waiver is approved, the student will not be charged for coverage under the TTUHSC El Paso sponsored student health insurance plan.
 - 3. If a waiver request is denied and the student believes the denial was incorrect, then the student may submit a written appeal to the AVPSSSE or their designee within five (5) business days of confirmation of the denial by the student health insurance plan broker. The appeal must clearly explain the basis of the requested waiver and why the student disputes the decision. The Office of Student Services and Student Engagement (SSSE) will work with the student health insurance plan broker to confirm whether or not the waiver denial is correct based on the requirements of this policy, and the outcome of that process, which is final, will be communicated to the student by the AVPSSSE or their designee.

Students must notify the Office of SSSE within fifteen (15) days of a lapse in coverage. Students may notify the Office of SSSE by completing the [Student Insurance Lapses Notification Form](#). The Office of SSSE will work with the student to identify options for coverage immediately under the university sponsored plan and the student will be responsible for coverage costs. If it is found that a student's coverage has lapsed and they fail to notify the Office of SSSE the student may be subject to disciplinary action under the student code of conduct.

- V. **Non-compliance with Student Health Insurance Requirement:** Any student who does not comply with the student health insurance requirement shall be subject to disciplinary action, including canceling the student's registration, per the TTUHSC El Paso Student Handbook. In addition, a student who does not comply with the Student Health Insurance requirement may have a hold placed on their account and not be able to register for the next semester or receive their diploma if graduating.

- VI. Provisional Enrollment without Insurance for One Academic Session:** In accordance with Texas Education Code Section 51.952, a student may be provisionally enrolled for up to one academic session without health insurance coverage in order to allow the student time to obtain the coverage.

- VII. Right to Change Policy:** TTUHSC El Paso reserves the right to change, modify, amend, or rescind this policy in whole or in part at any time.