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**POLICY TITLE: STUDENT HEALTH INSURANCE POLICY****Date of Initial Approval:** 11/20/2024**Date Revised:** 6/12/2025**Category:** University Policy**Responsible Office:** Financial Aid, Office of Finance**Stakeholders Involved in Review:** Financial Aid Account Specialist, Financial Aid Director, HSA Consulting (HSAC), Assistant General Counsel, VP of Finance**Accreditation Standards:** COCA 9.11

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**PURPOSE & SCOPE**

To ensure that all RVU students maintain continuous, ACA-compliant health insurance coverage throughout their enrollment. This policy applies to all students enrolled at the University and outlines the requirements for either participation in the University-sponsored health insurance plan or submission of an acceptable waiver.

**POLICY STATEMENT****a. Insurance Requirement and Coverage Options:**

RVU requires all students to maintain continuous, ACA-compliant health insurance coverage throughout their enrollment, including summer and holiday breaks. This requirement may be satisfied through enrollment in the University-sponsored Insurance Plan or by submitting a valid waiver with documentation of alternative, ACA-compliant domestic coverage that meets RVU's requirements.

**b. Automatic Enrollment, Premium Billing, and Waiver Deadlines:**

All students are automatically enrolled in the RVU health plan unless an approved waiver is submitted by the deadline posted on the RVU Student Insurance Portal. The full annual premium is billed once at the start of the fall semester and included in the student's Cost of Attendance. No additional premium is billed in the spring. Students in programs that begin or end off-cycle are offered prorated insurance plans.

RVU offers two open enrollment and waiver periods each academic year: one in the fall and one in the spring. If a valid waiver is not submitted and approved by the fall deadline, the student will be enrolled in the plan for the full policy year and will not be eligible for a refund of the fall semester premium.

Failure to comply with this policy may result in administrative actions, including registration holds, removal from classes or clinical rotations, and, in cases of continued non-compliance, dismissal from the program.

**c. Coverage Period, Mid-Year Enrollment, and Medical Leave:**

The RVU Insurance Plan is effective from August 1 to July 31, with the total annual premium billed at the start of the fall semester and included in the students' Cost of Attendance. This single charge covers the entire policy year; no additional premium is billed in the spring semester. However, if a student submits a waiver request that is approved before the spring semester begins, adjustments to the premium may be made accordingly. Students who age out of a parental insurance plan at age 26 may be added to the RVU health plan for the remainder of the year at a pro-rated cost.

Students who take a leave of absence during the academic year may retain coverage for the remainder of the policy year but will not be eligible for continued coverage the following year unless they re-enroll. This plan includes dental and vision benefits.

**d. Spouse and Dependent Eligibility:**

Spouses and dependents are not eligible for enrollment.

**e. Clinical Year Insurance Requirements:**

Students in clinical years—including Doctor of Osteopathic Medicine , Master of Physician Assistant Studies , and Doctor of Nursing Anesthesia Practice—are required to maintain comprehensive health insurance coverage valid throughout the United States. RVU student health insurance plan is appropriate coverage during clinical years.

To meet this requirement, a health insurance plan must:

- Provide nationwide coverage for both emergency and non-emergency care, including hospitalizations, specialty visits, urgent care, labs, and prescriptions.
- Offer unrestricted access to providers across state lines, without requiring referrals or in-network limitations tied to a specific state.
- Be fully ACA-compliant, with no annual or lifetime benefit caps and no exclusions for pre-existing conditions.
- Include coverage for all RVU-assigned rotation sites, regardless of location.
- Not be Medicaid or other state-sponsored plans that are only valid in a single state.
- Not be short-term, temporary, or limited-benefit plans that fail to meet minimum essential coverage standards.

Medicaid, HMOs, or other limited-network plans—especially those that do not provide guaranteed coverage outside the plan’s home state—do not meet this requirement and cannot be used to waive the RVU-sponsored student health insurance plan.

**f. Waiver Requirements and Appeals:**

To qualify for a waiver, the student’s health insurance must meet RVU’s waiver requirements, which are listed on the health insurance portal available on the Financial Aid Page. These requirements are determined in consultation with RVU’s third-party administrator, Health Sciences Assurance Consulting (HSAC).

If a student’s insurance is deemed non-compliant or inactive, RVU may retroactively enroll the student in the student health plan and charge their student account for the applicable premium. The student will be notified via email and will have 14 calendar days to respond before automatic enrollment occurs.

If a student disagrees with a waiver denial, they may submit a formal appeal within seven (7) calendar days of receiving the denial notification. The appeal must include:

- A written explanation outlining the basis for the appeal.
- Supporting documentation from the insurance provider showing how the plan meets RVU’s published waiver criteria.
- Any additional information the student believes is relevant to their case.

Appeals will be reviewed by RVU Student Financial Services in collaboration with HSAC. A final decision will be communicated to the student via email within five (5) business days of receiving all required documentation. All appeal decisions are final.

- International students are not eligible to waive the RVU Student Health Insurance Plan.

**g. Mid-Year Loss of Coverage, Leave of Absence, and Withdrawal:**

If a student loses their insurance coverage involuntarily, they must enroll in the student health plan or submit proof of new coverage within 30 days. The new coverage must begin within 24 hours of the termination of the previous plan to maintain continuous coverage. It is the student’s sole responsibility to secure alternative coverage that meets RVU’s requirements. Neither RVU nor its third-party administrator, HSAC, is able to assist students in locating, purchasing, or verifying alternative health insurance plans prior to submission. Students who take a leave of absence will remain on the student health insurance policy through the remainder of the policy year with the option to cancel. Students who withdraw or are dismissed from RVU will be removed from the health insurance policy as of the date of the enrollment change.

**h. Premium Refunds and Ongoing Waiver Compliance:**

Premium refunds will only be issued if the student withdraws within the first 31 days of coverage (excluding medical withdrawals). After 31 days, no refunds will be provided.

For students with Medicaid, individual plans may qualify for waivers if they meet RVU's waiver requirements. All approved waivers will be verified by RVU's third-party administrator, Health Sciences Assurance Consulting (HSAC). In addition, random audits of waived policies may be conducted at any time to ensure continued compliance.

If a previously approved waiver is later found to be non-compliant due to policy changes, plan limitations, or loss of coverage, RVU reserves the right to retroactively enroll the student in the RVU-sponsored student health plan and charge the student account for the pro-rated or full premium, depending on the period of uncovered time. The student will be notified and given 14 calendar days to respond or submit updated documentation. Failure to respond will result in continued enrollment in the student health plan and a financial hold if the balance remains unpaid.

**i. Access to Forms and Resources:**

Students can access the electronic waiver/enrollment forms and policy brochure on the RVU Student Health Insurance Portal at <https://app.hsac.com/rvu>, or via the MyVista Financial Aid page.

**j. Privacy and HIPPA Compliance:**

RVU is committed to protecting the privacy of students' personal and health-related information in compliance with the Health Insurance Portability and Accountability Act (HIPAA) and the Family Educational Rights and Privacy Act (FERPA), as applicable. Health insurance documentation submitted through the waiver portal or appeals process is handled confidentially and stored securely by Health Sciences Assurance Consulting (HSAC) and designated RVU staff. Access to health-related records is limited to personnel directly responsible for administering the student health insurance policy, processing waivers, or enforcing compliance. No health information will be shared outside of this scope without written consent from the student, unless required by law.

## ROLES & RESPONSIBILITIES

<b>Financial Aid Account Specialist</b>	Ensure that the students are aware of and understand the health insurance requirements and deadlines, including providing access to waiver forms and policy information and requirements. Support HSAC in maintaining compliance with the policy and handling administrative actions when needed. Oversee the student insurance appeal process by reviewing submitted appeals in coordination with the designated appeals committee. This includes verifying documentation, ensuring alignment with waiver criteria, and issuing final decisions in a timely manner.
<b>HSA Consulting</b>	3 <sup>rd</sup> party, responsible for administrating the health insurance program. Ensuring that all students maintain valid health insurance coverage and reviewing and approving all waiver submissions to ensure compliance with RVU's health insurance requirements. HSAC will re-verify all approved waivers quarterly and may conduct random checks of waived policies for compliance. They will also notify students of non-compliance and handle retroactive enrollment when necessary.
<b>Students</b>	Students are responsible for maintaining continuous health insurance coverage, either through the RVU Student Health Insurance Plan or an approved waiver. Students must submit their waiver by the posted deadline and ensure that their insurance meets RVU's waiver requirements. They are also responsible for managing their health insurance enrollment, reporting any loss of coverage, and responding to notifications of non-compliance within the specified time frame. It is the student's responsibility to check university email regularly for insurance-related communications.

Students must sign an acknowledgement of understanding to enroll at RVU, and again before clinical years. All incoming students and students entering their clinical years must sign the Health Insurance Acknowledgment to confirm they understand their responsibilities. [Student Health Insurance Acknowledgment](#)

## RELATED PROCESSES, PROCEDURES, AND/OR DEFINITIONS

### Definitions:

**Health Sciences Assurance Consulting (HSAC):** RVU's third-party health insurance administrator, responsible for waiver review, compliance verification, and policy audits.

**Waiver:** A formal request submitted by a student to opt out of the University-sponsored health plan.

**Appeals Process:** A procedure allowing students to challenge waiver denials within 7 calendar days. Requires written justification and supporting documentation. Reviewed by Student Financial Services in coordination with HSAC.

**Open Enrollment Periods:** Designated windows in fall and spring during which students may enroll in or waive coverage for the academic year or spring term, respectively.

**Continuous Coverage:** Insurance coverage that remains active without any lapse from matriculation through the end of enrollment, including summer and holiday periods.

**ACA-Compliant Coverage:** A health insurance plan that meets the minimum essential coverage standards outlined by the Affordable Care Act (ACA), including access to non-emergency care nationwide and no lifetime benefit caps.

## POLICY REVISION HISTORY

Document dates and the nature of revisions made. Revisions should be listed in reverse chronological order, with the most recent update appearing at the top of the list.

6/2/2025	Revised. Added Definitions
11/20/2024	Policy Created