

POLICY: Health and Disability Insurance

INITIAL EFFECTIVE DATE:	LAST REVISION DATE:	RESPONSIBLE DIVISION/ DEPARTMENT/COMMITTEE
March 14, 2025	March 14, 2025	Curriculum Committee Office of Student Affairs

POLICY STATEMENT

All HWCOM students must maintain continuous health insurance coverage by a plan providing the required minimum standards of an ACA compliant health insurance plan. The cost of medical insurance is the responsibility of the student. Financial aid is available to assist with medical insurance costs.

FIU offers all students a health insurance plan. The student may either choose to purchase FIU's Student Health Insurance or waive FIU's insurance. If the student waives FIU's insurance, the student must submit valid documentation of health insurance to AHP, which provides an assessment of its adequacy. Failure to maintain adequate health insurance coverage will impact the student's enrollment status.

Annually, medical students are required to enroll in a disability insurance plan selected by HWCOM to cover any potential chronic disability that occurs as a result of injuries received during their educational training period. The cost of disability insurance is the responsibility of the student. Financial aid is available to assist with disability insurance costs.

SCOPE

This policy applies to all medical students.

REASON FOR POLICY

This policy ensures HWCOM students maintain current and adequate medical and disability insurance.

This policy relates to LCME Element 12.6 which states that "A medical school ensures that health insurance and disability insurance are available to each medical student and that health insurance is also available to each medical student's dependents."

DEFINITIONS	
TERM	DEFINITIONS
N/A	N/A

RESPONSIBLE PARTIES
Associate Dean for Student Affairs Director of Compliance, Office of Student Affairs

RELATED RESOURCES
Policy, Compliance Requirements and Monitoring

CONTACTS
Questions about this policy should be directed towards the Director of Compliance, Office of Student Affairs.

POLICY HISTORY
Initial Effective Date: March 14, 2025 Review Dates (<i>review performed, no updates</i>): N/A Revision Dates (<i>updates made to document</i>): March 14, 2025