

Policy and Procedures Requiring Health Insurance for Undergraduate (First Professional) Medical Students Enrolled in Virginia Commonwealth University School of Medicine

1.0 Background

The need for establishing a requirement that medical students have health insurance has received national attention. This has been studied by the Association of American Medical Colleges. In July 2002, the Group on Student Affairs (GSA) National Committee on Student Affairs (COSA) expressed a strong interest in assessing the adequacy of medical students' options for health insurance. Based upon this study, in 2005, the GSA developed recommendations for student healthcare and insurance. Included in their recommendations are the following:

- 1.1 Medical schools should require that all students have an active health insurance policy. Schools should offer a policy that provides coverage for the 12-month calendar year. Student should be allowed to select a personal policy after providing documentation that the policy provides comparable coverage.
- 1.2 Schools should document, on a periodic basis, the health insurance coverage for each active student.
- 1.3 The health insurance policy provided by the school should cover students when they are on approved rotations in another state.
- 1.4 A student who goes on an approved Leave of Absence should be allowed to continue coverage under the school-provided policy. Students who withdraw or are dismissed from medical school, and who have prepaid for their health insurance, should be allowed to remain on the school's policy for the remainder of the policy period.
- 1.5 The choice of a policy to cover medical students must take into consideration the unique and special needs of students in a medical education program (e.g., increased risk of occupational exposure).
- 1.6 Health insurance policies should cover pre-existing conditions.
- 1.7 Policies should offer the opportunity to purchase additional coverage for spouses, domestic partners, and dependents at a market value cost.
- 1.8 Access to and coverage for mental health services by mental health professionals should be offered to students in concordance with current LCME standards. This coverage should include a broad spectrum of psychiatric diagnoses with a goal of complete coverage.

- 1.9 Students should have the choice of medical care from clinical faculty not directly involved in their evaluation or promotion.
- 1.10 Insurance policies should offer some form of prescription drug coverage.
- 1.11 Insurance policies should have lifetime coverage limits consistent with the cost of a major or catastrophic medical illness.
- 1.12 Schools should offer students the option of electing coverage for a reasonable level of dental care.

A review of the health insurance policy offered to students through Virginia Commonwealth University indicates that it provides benefits in accordance with the recommendations of the GSA with the exception of coverage for oral contraceptives. Didactic training in a health center environment and the conduct of research projects which may involve patient contact or working with animals and/or exposures to pathogens, chemical agents, etc. warrant insurance coverage. In addition, individual responsibility for the costs associated with the documentation of disability accommodations may only be met if appropriate coverage is available. These considerations warrant the adoption of a general policy for undergraduate (first professional) medical students enrolled in academic programs administered by the School of Medicine at Virginia Commonwealth University.

2.0 Policy

- 2.1 All first professional medical students enrolled in Virginia Commonwealth University School of Medicine shall be required to have an active health insurance policy.
- 2.2 The health insurance policy must provide coverage for a 12-month calendar year.
- 2.3 Students are required to purchase the health insurance policy provided by Virginia Commonwealth University or provide the School of Medicine with an affidavit from their personal insurance provider documenting comparable coverage.
- 2.4 Medical students shall provide documentation of the above on an annual basis as delineated under section 3.0 "Procedures."

3.0 Procedure

- 3.1 At the time of matriculation, first year medical students shall provide to the Admissions Office of the School of Medicine documentation that they have either purchased the University health insurance policy or an affidavit from their personal insurance provider that they have comparable

coverage. Transfer medical students shall present the same documentation at the time of matriculation to the Office of Student Activities of the School of Medicine.

- 3.2 Within 30-days of the beginning of their individual class academic years, M2, M3 and M4 students shall present to the Office of Student Activities of the School of Medicine documentation that they have either purchased the University health insurance policy or an affidavit from their personal insurance provider that they have comparable coverage.
- 3.3 Recertification shall occur annually in accordance with the guidelines in 3.2.
- 3.4 Students who are participating in the M.D./ Ph.D. program will follow the documentation and recertification protocol described above for medical students throughout their matriculation at Virginia Commonwealth University. A copy of the documentation required shall also be provided annually by the student to the Office of the Director of the M.D./Ph.D. Program and the academic department in which the Ph.D. degree training is based as appropriate. A comparable protocol will apply to students participating in other joint programs based, in whole or in part, in the School of Medicine (e.g. M.D./M.P.H., M.D./ M.H.A.).
- 3.5 Failure to provide the necessary documentation as outlined in 3.1 through 3.5 may preclude matriculation or continuation in a course of study at Virginia Commonwealth University School of Medicine until the documentation is provided.