



# VCU

## Student Health and Disability Insurance Requirements Policy

### Policy Statement and Purpose

---

The Liaison Committee on Medical Education (LCME) has established standards regarding the requirement of medical schools to make health and disability insurance available to medical students and their dependents. To comply with this standard, the VCU SOM has established this policy, outlining the health and disability insurance requirements for the institution, the process by which institution-sponsored insurance plans are made available to students, and the process for monitoring compliance with established requirements.

### Stakeholders

---

The faculty, staff, and students of the VCU School of Medicine are responsible for knowing this standard operating procedure, its contents, and provisions.

### Definitions

---

**VCU SOM:** Virginia Commonwealth University School of Medicine.

**LCME:** Liaison Committee on Medical Education. The group with authority to accredit medical education programs leading to the MD degree in the United States and Canada.

**OME:** Office of Medical Education.

**Joint Programs/Dual Degrees:** This refers to MD/PhD program, as well as the MD/MHA program.

### Responsibilities

---

**Students:** Students are responsible for maintaining active health insurance to comply with requirements established in this policy. Students who wish to opt out of the university sponsored insurance plan are responsible for requesting a waiver and providing the necessary documentation to support the waiver request.

**Director of the OME:** Acting as the VCU SOM health insurance liaison, the Director of the OME is responsible for ensuring student compliance with established insurance requirements.



**VCU** School of Medicine

## Procedures ---

### **Student Health Insurance Requirements**

- All students enrolled at the VCU SOM, including students enrolled in joint (dual degree) programs are required to maintain an active health insurance policy
  - Insurance coverage must remain in effect throughout the entirety of the academic year

### ***Enrollment***

- Students are automatically enrolled in the university-sponsored health insurance plan each semester

### ***Waivers***

- Students who have an alternative insurance plan they wish to continue using may request to opt out of the university-sponsored health insurance plan by submitting a waiver request
  - Information regarding waiver requests and how to submit these can be found on the university-sponsored health insurance website, on the VCU Office of the Provost website, as well as by contacting the Director of the OME
- Students who have submitted a waiver request that is denied have the opportunity to appeal the decision
  - Appeals may be submitted by contacting the Director of the OME

### **Student Disability Insurance Requirements**

- All students enrolled at the VCU SOM, including students enrolled in joint (dual degree) programs, are automatically enrolled in the university-sponsored disability insurance plan

### ***Enrollment***

- Students are automatically enrolled in the university-sponsored disability insurance plan each semester
  - Students are charged a disability insurance fee each semester that is included on the tuition statement

### **Compliance Monitoring**

- The Director of the OME, acting as the VCU SOM health insurance liaison, reviews student records each semester to ensure all students have demonstrated compliance with established insurance requirements

- Students who fail to demonstrate or maintain compliance with insurance requirements will have their account placed on administrative hold and will be prohibited from participating in activities or learning events until they have demonstrated compliance with insurance requirements
  - Students who have been removed from these learning events should notify the Director of OME once they have provided the necessary documentation to resolve the administrative hold
  - The Director of OME will verify the removal of the administrative hold from the student's account and notify the student once they are approved to return to their scheduled activities and learning events

## **Related Policies**

---

## **Review Cycle and Revision History**

---

The policy is reviewed and may be revised by the Curriculum Council as necessary, but at least every three years.

**Current Revision Approved: 04.27.2023**

## **Applicable Laws, Regulations & Standards**

---

LCME Standards for Accreditation of Medical Education Programs Leading to the MD Degree:

- LCME Standard 12, Element 6

