

# UAMS Student Health Insurance Requirement

## POLICY

Students enrolled at the University of Arkansas for Medical Sciences are required by University of Arkansas Board policy (*Policy 1260.1*) to have health insurance coverage at all times. The proof of personal health insurance process is required every semester in which a student is enrolled. The responsibility for obtaining health insurance coverage rests with the student. Students are urged to research for themselves the policy best suited to meet their individual needs.

Health insurance policies must meet minimum standards set forth by the Office of the Vice Chancellor for Academic Affairs. Coverage must meet the following criteria:

- *Plan must provide at least \$100,000 in coverage (for each covered injury or sickness incident)*
- *Policy must have no major exclusions. Plan must include: major medical, pharmacy, emergency medical, and diagnostic x-rays/laboratory services*
- *Health insurance coverage is required for the entire semester for which a student is enrolled*
- *Individual plan must have a policy year deductible of \$2,500 or less; **family and employer plans are exempt from this requirement***
- *Plan must provide identification card or policy with student name and/or policy information allowing student insurance monitors to confirm eligibility*
- *Plan documents must be in English with currency amounts converted to U.S. dollars and an insurance company contact phone number in the U.S. must be provided*

## PROCESS

**Full-time and part-time** students are required to verify health insurance coverage **twice** each year (**August** and **January**). Students provide proof of coverage by entering insurance information into the UAMS online Student Health Insurance System: <https://online-apps.uams.edu/info/Home.aspx> .

*Please note deadline dates and link will be emailed each term.*

**NOTE: New students must have a UAMS account before using the student health insurance system. Also please use Google Chrome or Firefox to complete verification.**

The system offers three (3) proof of coverage options:

1. **Students may purchase insurance** – Students may purchase the university sponsored insurance plan: Academic HealthPlans (AHP). For AHP benefits and enrollment information, call 817-809-4736 or visit [www.uams.myahpcare.com](http://www.uams.myahpcare.com) . To verify coverage, AHP insurance information must be entered into the UAMS on-line system above.
2. **Students may provide proof of other coverage** – If a student has personal health insurance, the policy must meet UAMS required standards. To verify coverage, insurance information must be entered into the UAMS on-line system (see link above).
3. **Students may appeal existing coverage** – Once the student's current personal health insurance information is entered into the system, it will be analyzed to determine if it meet minimal standards. If the

policy does not meet required standards, students must revise their insurance policy, purchase the university sponsored plan or file an appeal with UAMS insurance administrators.

4. **Do not email, mail or fax your policy** to the Department of Campus Life and Student Support Services.

Each semester, the Department of Campus Life and Student Support Services will announce via email system availability timelines and verification deadlines. For questions regarding UAMS student health insurance requirements contact: Nakia Dedner – [dednernakiaa@uams.edu](mailto:dednernakiaa@uams.edu) – <http://studentlife.uams.edu> – 501-686-6973