

UAMS Student Health Insurance Requirement Fall 2020

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 Student Government Association and the Office of the Vice Chancellor for Academic Affairs. Coverage must meet the following criteria:

- Policy must have no major exclusions. Plan must include: major medical, pharmacy, emergency medical, diagnostic x-rays/laboratory services, and mental health and preventative care.
- Insurance verification is required each semester. Health insurance coverage is required for the entire semester a student is enrolled. False documentation/verification may result in disciplinary action up to and including dismissal by the college.
- Individual plans must have a policy year deductible of \$1,000 or less; family and employer plans are exempt from this requirement. Verification must include accurate information allowing student insurance monitors to confirm eligibility.
- Plan documents must be in English and an insurance company contact phone number in the U.S. must be provided.

Pending policies do not meet the student insurance verification requirement and are not accepted as coverage. Student health insurance is included in student loan amounts and students are required to comply with coverage and standards outlined above.

PROCESS

Full-time and part-time students are required to verify adequate health insurance coverage twice a year (**September** 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>.

NOTE: New students must have a UAMS account before using the student health insurance system.

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

1. **Purchase** – 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. To verify coverage, AHP insurance information must be entered into the UAMS on-line system.
2. **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. **Appeal** – Once the student's current personal health insurance information is entered into the system, it is analyzed to determine if it meets the minimal standards. If the policy does not meet required standards, students must revise their insurance policy **OR** purchase the university sponsored plan **OR** file an appeal with UAMS insurance administrators.

Each semester, the Department of Campus Life and Student Support Services will announce system availability timelines and verification deadlines. For questions regarding UAMS student health insurance requirements contact: Nakia Dedner – dednernakiaa@uams.edu

Resources:

[AHP 2020-21 Rates](#) (page 2)

[Enrollment](#)

[UAMS 2020-21 Student Insurance Standards](#)

[I'm turning 26](#)

[I want Vision and Dental Coverage](#) (bottom page)

[I graduated and I need to extend coverage](#) (bottom page)

[COVID-19 Resources](#)