

STUDENT HEALTHCARE FAQ

Q. If I choose to take the student health insurance plan how do I pay it?

A. If you are in the Texas College of Osteopathic Medicine, School of Health Professions or the College of Pharmacy, or an international student in ANY program, the cost of insurance is placed on your tuition bill. It is your responsibility to complete the online enrollment form to activate your insurance coverage once instructed to do so.

If you are a student in the Graduate School of Biomedical Sciences or the School of Public Health, insurance may be purchased on a voluntary basis. Please note: This does not mean you are exempt from the requirement to carry insurance, only that you are not automatically charged for coverage like those in clinically-based programs.

Q. I already have comparable healthcare coverage. When can I waive out of the school health plan?

A. Only students in clinical programs (DO, PT, PA and Pharmacy) and all international students are required to provide a waiver from the school sponsored plan. Domestic graduate students may enroll on a voluntary basis.

For clinical and international students, the online waiver will be available approximately one month prior to the start of your academic term and will continue until the Census day (12th class day for 16 week terms). It is your responsibility to complete the online waiver no later than the Census day, or the non-refundable cost of insurance will remain on your student bill. Census dates for each program may be found on the Registrar's website under [Academic Calendars](#).

Q. If I am a clinical or international student and choose to waive out of the school health insurance plan, what minimum required coverage must my insurance have to be considered comparable?

A. Comparable Coverage: Insurance coverage must meet the minimum standards as outlined by the federal government's Affordable Care Act in addition to the following:

- Include inpatient care in the DFW area (including mental health coverage)
- Provide outpatient care (including office visits, outpatient mental health, emergency/urgent care and ancillary procedures).
- Prescription drug coverage

Comparable coverage for International students

- Have a government sponsored insurance plan provided by your home government that is funding your students and cost of living while attending UNTHSC
- Have a health insurance coverage through a U.S. employer group policy OR be a dependent on a spouse or family member's policy through a U.S. employer group
- Repatriation insurance coverage of at least \$10,000*
- Evacuation insurance coverage of at least \$7,500.*

*If your plan does not include repatriation and evacuation, but meets all other criteria, a separate policy covering repatriation insurance may be purchased.

Q. Where may I go to compare coverage?

A. The [Student Health Insurance](#) page has comparable coverage guidelines as well as policy information. Here you will find a link to the policy brochure for the current policy year.

Q. What is the cost of the school insurance plan?

A. Premiums can be found under the on the [Student Health Insurance](#) site. Here you will find a pricing guide for the current policy year.

Premiums for the next academic year are posted each July.

Q. Why are students offered only one student insurance choice?

A. The University of North Texas System conducts a bid process that is awarded based on the needs of each university campus. Each year the contract is awarded through this bid process. You are free to research and purchase an insurance plan that meets the requirements for comparable coverage as outlined above.

Q. Why are we required to have health insurance?

A. In January 2014 a governmental mandate was put into place which requires all individuals to have health insurance. This is known as the Affordable Care Act.

Q. I am currently covered by my parents plan, but I will turn 26 after the waiver period and will need insurance. What do I do?

A. Contact the Student Health Insurance Office (health@unthsc.edu) or 817-735-2341. Someone will assist you in obtaining coverage through the current contracted carrier.

Q. Can I cover my spouse and/or children?

A. Yes, coverage is available for family members. Payment is the sole responsibility of the student and must be made at the time of enrollment. Dependents may be enrolled no longer than the term for which the student is enrolled. Current pricing will be available on the [Student Health Insurance](#) site. Navigate to the Policy Brochure page. Here you will find a pricing guide for the current policy year.