

# Augusta University

## Policy Library

### Student Health Insurance Requirement

**Policy Manager: Dean of Students**

#### **POLICY STATEMENT**

Students who are required to have proof of health insurance coverage include but are not limited to the following:

- All graduate students receiving qualified graduate assistantship
- All undergraduate and graduate international students holding F or J visas.
- All undergraduate and graduate students enrolled in programs that require proof of health insurance.
- All graduate students receiving fellowships that fully fund their tuition.
- International Scholars
- All health professional students, including but not limited to: medical, dental, nursing, allied health students, and students enrolled in certain programs provided by the Graduate School.
- All students who participate in intercollegiate athletics.

University System of Georgia (USG) guidelines require that students in these categories purchase the USG Student Health Insurance Plan (SHIP) unless they are covered by another active Affordable Care Act (ACA) compliant health insurance policy held by the student, a parent, spouse, company, or another person or organization.

#### **AFFECTED STAKEHOLDERS**

*Indicate all entities and persons within the Enterprise that are affected by this policy:*

- Alumni     Faculty     Graduate Students     Health Professional Students  
 Staff     Undergraduate Students     Vendors/Contractors     Visitors  
 Other:

#### **DEFINITIONS**

**Waiver:** an exemption from enrolling in the USG SHIP because a student has comparable and verifiable insurance from another acceptable insurance provider.

#### **PROCESS & PROCEDURES**

Students in one or more of the categories listed in the policy statement will have the SHIP premium placed on their student accounts automatically. Students will be notified by email within five (5) business days of the fee being placed on their accounts. The email will inform students about the SHIP charge to their accounts, a link to enroll in SHIP, and what information is needed to submit a waiver with proof of being covered by another compliant health insurance policy.

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**Office of Legal Affairs Use Only**

**Executive Sponsor: VP for Enrollment and Student Affairs**

**Next Review: 3/2025**

Deadlines and other important dates will be included in the email communication to students and will be posted on the Student Health Services website. Students who fail to submit a waiver with proof of comparable and complete health insurance information will be enrolled in the SHIP automatically. The waiver period at AU varies by semester and is strictly enforced.

If a student fails to maintain minimum insurance coverage as required for continued enrollment, a hold may be placed on the student's account, which would prevent the student from enrolling in the following term. If a student provides false information concerning insurance coverage, the student may be in violation of the AU Student Code of Conduct and may be subject to disciplinary action. In the event that the student is not insured, the student's account will be charged the semester premium for the SHIP.

All students who are required by this policy to provide proof of insurance coverage are charged a student health insurance premium for each semester. If a student has health insurance that meets the USG requirements the student must complete a waiver application during open enrollment/waiver period. Information about eligibility and the minimum requirements for insurance can be found at the following USG web address:

[https://www.usg.edu/student\\_affairs/student\\_health\\_insurance\\_program\\_SHIP/eligibility\\_and\\_minimum\\_requirements](https://www.usg.edu/student_affairs/student_health_insurance_program_SHIP/eligibility_and_minimum_requirements))

The waiver process can be found at this USG web address:

[https://www.usg.edu/student\\_affairs/student\\_health\\_insurance\\_program\\_SHIP/waiver\\_process](https://www.usg.edu/student_affairs/student_health_insurance_program_SHIP/waiver_process)

Students will be notified within seven (7) business days if their request for waiver is approved, or if additional information is required for approval. A credit for the premium will be posted on the student's POUNCE account within seven (7) business days after the waiver is approved.

If a waiver application is denied, an appeal can be filed by contacting Student Health Services at: 706-721-3448 or email: [studenthealth@augusta.edu](mailto:studenthealth@augusta.edu). Documentation will be requested regarding the personal insurance policy under which the student is covered.

Appropriate documentation includes, but is not limited to, an insurance card, a certificate of insurance, a letter from the insurance company, and the entire insurance policy that outlines coverage. If the documentation meets the USG requirements, the waiver will be approved and a credit for the premium will be posted on the student's account.

Voluntary enrollment in the plan is available for students, spouses and dependents. However, the following are not eligible for treatment at AU Student Health Services:

- Spouses or dependents of AU enrolled students;
- Spouses or dependents of Visiting Scholars;
- Spouses or dependents of dental residents.

## REFERENCES & SUPPORTING DOCUMENTS

Student Health Services Website (information about the USG endorsed insurance plans for domestic and international students, intercollegiate sports, as well as optional dental and vision insurance): plans available for purchase) <https://www.augusta.edu/shs/availableplans.php>

USG Policy on Student Health Insurance Program:

- General Information: [https://www.usg.edu/student\\_affairs/student\\_health\\_insurance\\_program\\_SHIP](https://www.usg.edu/student_affairs/student_health_insurance_program_SHIP)
- Eligibility and Minimum Requirements: [https://www.usg.edu/student\\_affairs/student\\_health\\_insurance\\_program\\_SHIP/eligibility\\_and\\_minimum\\_requirements](https://www.usg.edu/student_affairs/student_health_insurance_program_SHIP/eligibility_and_minimum_requirements)
- Waiver Process: [https://www.usg.edu/student\\_affairs/student\\_health\\_insurance\\_program\\_SHIP/waiver\\_process](https://www.usg.edu/student_affairs/student_health_insurance_program_SHIP/waiver_process)

University System of Georgia Student Health Insurance Program (SHIP)  
<https://www.uhcsr.com/>

## RELATED POLICIES

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## APPROVED BY:

Executive Vice President for Academic Affairs and Provost, Augusta University  
Date: 3/10/2022

President, Augusta University

Date: 3/11/2022