

# Student Health Insurance

## ROWAN UNIVERSITY POLICY

**Title:** *Student Health Insurance*

**Subject:** *Bursar*

**Policy No:** *FIN: 2018:03*

**Applies:** *University-Wide*

**Issuing Authority:** *President (signature)*

**Responsible Officer:** *Senior Vice President for Finance and CFO*

**Adopted:** *06/14/2018*

**Last Revision:** *10/12/2021*

**Last Reviewed:** *10/20/2022*

### I. PURPOSE

The purpose of this policy is to set forth responsibility for the management and administration of student health insurance.

### II. ACCOUNTABILITY

The Office of the Bursar is responsible for managing the student health insurance.

### III. APPLICABILITY

Rowan University requires all full-time students as well as part-time students enrolled in specific programs (see indications in list provided below) to maintain health insurance coverage throughout the academic year.

### IV. POLICY

1. As per University requirements, the following students are required to have health insurance coverage:
  - a. All full-time matriculated students and certification students enrolled in 12 or more credits for undergraduates or nine (9) or more credits for graduates;
  - b. All full-time and part-time matriculated Rowan University Graduate School of Biomedical Sciences students;
  - c. All full-time Rowan School of Osteopathic Medicine (SOM) students, all full-time Postdoctoral Fellow Students, and part-time Rowan SOM students who participate in clinical experience as part of their educational programs; and
  - d. All full-time medical students and any student enrolled in a Cooper Medical School of Rowan University (CMSRU) approved alternate program of study.
2. Health Insurance Billing: The student health insurance premium is added to students Rowan term bill once the student meets the requirements as defined above.
3. Waiving the Student Health Insurance: In order to opt out of the Rowan University Student Health Insurance Plan (RUSHIP), the student must have and agree to maintain their health insurance coverage throughout the academic year. Additionally, the insurance plan must provide in-patient and out-patient coverage in the Southern New Jersey Region. Failure to waive online before the deadline will result in

automatic enrollment in RUSHIP, which will result in the assessment of a non-refundable student health insurance charge. Students will be fully responsible for the premium after this date regardless of any present or future coverage.