NUMBER: STAF 7.00

SECTION: Division of Student Affairs & Academic Support

SUBJECT: Mandatory Health Insurance Requirement for Students

DATE: April 9, 2010

REVISED: October 20, 16

Policy for: Columbia Campus
Procedure for: Columbia Campus
Authorized by: Vice President for Student Affairs
Issued by: Student Health Services

I. Policy

As a condition of enrollment the following groups (class) of students are required to show proof of health insurance:

1. All graduate students enrolled in nine (9) hours or more must have health insurance as a condition of enrollment.

2. All graduate students with assistantships regardless of enrolled credit hours.

3. All international students including those enrolled in the English Program for Internationals regardless of the enrolled credit hours.

II. Procedure

A. Mandatory Enrollees and Waivers

1. Students may choose to purchase the university sponsored plan or a comparable health insurance plan.

2. Students must waive out of the mandatory health insurance by providing documentation of a comparable health insurance plan. Students who do not waive out of the sponsored plan will be automatically charged for the sponsored health insurance plan.

3. Waivers of coverage will only be accepted online, and no waivers will be accepted after the applicable waiver deadline date.

4. A waiver of coverage must be submitted for each covered term.
B. A comparable health insurance plan must provide at least the following:

1. Unlimited maximum benefit per policy year
2. Out-of-pocket limit per year cannot exceed $6,350
3. Essential benefits defined by the Affordable Care Act (ACA)
4. Prescribed medications
5. Inpatient and outpatient coverage benefits, including emergency, specialist care, diagnostic testing and procedures, mental health, and alcohol and substance abuse treatment.
6. Active dates of coverage must cover all semester days with no lapse in coverage
7. No pre-existing condition limitation
8. No geographical restrictions or limitations accessing services
9. Medical transport (ambulance, air)
10. International students are required to possess medical evacuation coverage with a combined benefit of US $1,000,000 combined maximum benefit for medical evacuation and repatriation of remains.

C. Students who choose to have the university sponsored plan will be enrolled each semester and will be billed to the students account by the bursar’s office.

D. Students who choose not to elect the university sponsored plan must submit a waiver through the university’s student health services each semester at www.sa.sc.edu/shs or directly through the waiver website at www.studentinsurance.com.

E. Questions can be referred to the Thomson Student Health Center insurance office, (803) 777-3174.

III. Reason for Revision

Policy updated to reflect current practice. Comparable coverage amounts updated in accordance with the Affordable Care Act.