## Health Insurance Policy

<table>
<thead>
<tr>
<th>Policy Number</th>
<th>STU-019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Effective Date</td>
<td></td>
</tr>
<tr>
<td>Responsible Office/Person</td>
<td>Student Affairs - Health Services</td>
</tr>
<tr>
<td>Related Policies</td>
<td>None</td>
</tr>
<tr>
<td>Additional History</td>
<td>This policy updates STU-019 from December 17, 2007</td>
</tr>
</tbody>
</table>

I. POLICY STATEMENT

Massachusetts state law requires that all students enrolled in institutions of higher education, taking 2/3 or more of the full-time credit load must have comprehensive health insurance. Students who only take on-line classes do not have to meet this requirement and are not eligible for the School Health Insurance. Additionally, international students on a J-Visa are required by the US Immigration Department to have additional health insurance.

II. PURPOSE

In order to ensure that students’ medical needs will be adequately be met, thus allowing them to reasonably pursue their educational goals, the state of Massachusetts has mandated a minimum level of health insurance for each student taking a ½ or more course load.

III. DEFINITIONS

The Massachusetts state health insurance requirement includes all undergraduate and Law School students taking 9 or more credits, all graduate students taking 7 or more credits, and all international students on a J-Visa status.

IV. PROCEDURES

The University of Massachusetts Dartmouth contracts with Blue Cross Blue Shield to provide coverage that meets legislative requirements. All students enrolled for ½ of full-time credits and all J-Visa students are charged for this insurance on their tuition bill. Students charged for the insurance must complete the on line waiver stating they want the insurance or are waiving with a comparable insurance. J-Visa students may not waive out of the insurance unless they are covered by embassy insurance, Fulbright, or an American based health insurance under a spouse. A description of the plan can be found at [www.universityhealthplans.com](http://www.universityhealthplans.com).
V. RESPONSIBILITY

The Office of Health Services is responsible for ensuring that students' health insurance meets Massachusetts State Law.

VI. ATTACHMENTS

None

Reviewed:
Dr. Robert E. Johnson, Chancellor
Date: 2/27/18