

Upper Iowa University University Policy Proposal Form

University Policy Definition: Except as limited by law, University Policy is a course or principal of action broadly applied across the institution in an effort to 1) support the University's strategic direction, 2) mitigate risk, 3) improve operational efficiency, and 4) promote a culture of best practices. All approved University policies are posted on myUIU under University Policies.

**Departmental guidelines, practices, procedures, and preferences must meet or exceed established University Policy.

Date of Request: April 28, 2014
Policy Name: Health Insurance Policy for UIU Students
Responsible Officer: Vice President for Student Life and Int'l. Education
Responsible Office: Student Life

Purpose: This policy establishes the health insurance requirements for UIU students across all modalities.

Scope: Detailed information follows for full-time students. Part-time students are not required to enroll.

- Fayette Undergraduate: Full-time undergraduate students and INTENSIVE ENGLISH PROGRAM students on the Fayette campus will be automatically enrolled in the UIU Health Insurance Plan. With the exception of international students, other students can waive-out by providing proof of health insurance coverage from another provider. International students will not be allowed to waive-out.
- Fayette Graduate: Full-time graduate students are not required to enroll in any health insurance plan, except international students. Full-time international graduate students will be automatically enrolled in the UIU Health Insurance Plan. International graduate students will not be allowed to waive-out.
- Academic Extension: Full-time students in EU are not required to enroll in any health insurance plan. Furthermore, the UIU Health Insurance Plan is not available to these students.
- International Centers: Due to country-specific regulations, full-time students at the international centers are not required to enroll in any health insurance plan.

Implementation: Students are made aware of the policy during the pre-billing period, orientation, personal letters and via emails. All qualified students (per the scope above) will be automatically enrolled in the insurance plan. Students can waive coverage until September 1st. Please contact Student Life for information on waiving out of the insurance plan.

Benchmarking: Peer and local institutions were benchmarked:

PEER INSTITUTIONS

Lakeland

- Students are encouraged to have health care coverage.

St. Ambrose

- Student health insurance coverage is no longer required as of the 2012 fall semester.
- International students are required to carry it through the international office.

Indiana Wintensive English Programeyan

- Student health insurance coverage is not mandatory for the 13-14 academic year and the 14-15 academic year.

Saint Leo's

- Student health insurance coverage is required for the 13-14 academic year; no decision has been made for the 14-15 academic year.

Columbia College

- Student health insurance coverage is a voluntary program.

Davenport University

- Student health insurance coverage is a voluntary program.

Limestone College

- Student health insurance coverage is required for the 13-14 academic year; no decision has been made yet for the 14-15 academic year.

Park University

- Student health insurance coverage is required for the 13-14 academic year; in process of reviewing insurance requirement.

Wayland Baptist University

- Student health insurance coverage is a voluntary program.

LOCAL INSTITUTIONS

Loras

- Institution strongly recommends students have health insurance; does not endorse a specific health plan.

Clarke College

- Student health insurance coverage is required for the 13-14 academic year; they are not mandating it for the 14-15 academic year except for student athletes.

Luther College

- Because of the Health Care Reform Act and subsequent increase in the cost of the student health insurance plans, Luther College will not offer a sickness and accident

insurance plan to students for the 2013-14 school year; therefore, you will not see insurance fees from Financial Services on student statements.

Wartburg College

- Starting in the fall of 2012, Wartburg does not offer, nor require, students to carry health insurance; however, the college STRONGLY encourages students to have health care coverage.

University of Northern Iowa

- Student health insurance coverage is a voluntary program.
- International students are required to carry it through the international office

Revision History: N/A

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AQIP Category: Category Six: Supporting Institutional Operations

Strategic Initiative: This policy addresses the Strategic Plan Item XIV: Risk Discussion.

(For UPC Use Only)

Approvals:

University Policy Committee

Date Approved: 5/19/2014

Executive Leadership Team (ELT)

Date Approved: 5/20/2014

Legal Review

Date Approved: 6/9/2014

Academic Affairs Council/Faculty (if required)

Date Approved: N/A

BOT Academic Affairs Committee

Date Approved: 6/3/2014

Board of Trustees (BOT) (if required)

Date Approved: 6/16/2014

Annual Review

Date Reviewed: 11/10/2016

Policy Effective Date: 2014-2015, Term 1