



## **Health Insurance Requirement for Domestic Students**

**Policy Title:** Health Insurance Requirement for Domestic Students

**Policy Type:** Administrative

**Policy Number:** Administrative Policy #20-04 (2015)

**Approved:** 01/25/2016

**Responsible Office:** Student Affairs

**Responsible Executive:** Vice President for Student Affairs and Enrollment Management

**Applies to:** Domestic Students

### **POLICY STATEMENT**

The Affordable Care Act, a federally mandated health care law, requires that all individuals have health insurance coverage. Therefore, to better serve our students, Norfolk State University (NSU) encourages **both undergraduate and graduate students** to have health insurance coverage. Insurance coverage protects students from expenses incurred as a result of accident, injury, or sickness, and offers some safeguards for a student's family and the University from medical expenses while they are enrolled.

This policy supports the Affordable Care Act requirement that students are required to purchase health insurance somewhere and any student with an income of over \$10,000 is mandated to purchase health insurance or pay a penalty for noncompliance. NSU request all students regardless of their income level to obtain health insurance coverage that will protect them against the increasing cost of medical care not covered by NSU's Health Services Fee for services provided at the Spartan Health Center.

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## DEFINITIONS

**Affordable Care Act:** On March 23, 2010, President Obama signed the Patient Protection and Affordable Care Act (also known as the Affordable Care Act or ACA). Along with the Health Care and Education Reconciliation Act of 2010, the law put in place comprehensive health insurance reforms. The law makes preventive care—including family planning and related care—more accessible and affordable for many Americans. The Affordable Care Act is also referred to as Obamacare.

Domestic student - American citizen or permanent resident (holders of all categories of permanent residency visas, not international status).

Full-Time enrolled undergraduate student- 12 Credit Hours

Full-Time enrolled graduate student – 9 Credit Hours

Health Care Rights - <http://www.hhs.gov/healthcare/rights//>

Health Care Gov. - <https://www.healthcare.gov/>

Spartan Health Center (SHC) - <https://www.nsu.edu/student-affairs/spartan-health>

## CONTACT

The Division of Student Affairs and Enrollment Management officially interprets the policy for domestic students and responsible for obtaining approval for any revisions as required by BOV Policy # 01 (2014) *Creating and Maintaining Policies* through the appropriate governance structures. Please direct policy questions to the Division of Student Affairs and Enrollment Management.

## STAKEHOLDER(S)

Academic Affairs, Enrollment Management & Spartan Health Center

## HEALTH INSURANCE FOR DOMESTIC STUDENTS POLICY CONTENTS

Any full-time student enrolled at Norfolk State University may utilize services provided by the Spartan Health Center. For more information regarding services offered, visit [www.nsu.edu/student-affairs/spartan-health](http://www.nsu.edu/student-affairs/spartan-health).

Students are responsible for all costs incurred that are not covered by the Health Service Fee, including medication, emergency room visits, hospitalizations, ambulance service, and any services outside of NSU's campus. If a student does not have health insurance, he/she is encouraged to purchase a plan or review options covered under the Affordable Care Act. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

The Spartan Health Center strongly recommends that a student's health insurance plan exceed the health services provided. Students may also elect to continue current health insurance coverage under their parent's health insurance plan or obtain coverage on their own.

## **PUBLICATION**

This policy shall be widely published or distributed to the University community. To ensure timely publication and distribution thereof, the Division of Student Affairs will make every effort to:

- Communicate the policy in writing, electronically or otherwise, to the University community within 14 days of approval;
- Submit the policy for inclusion in the online Policy Library within 14 days of approval;
- Post the policy on the Division's website; and
- Educate and train all stakeholders and appropriate audiences on the policy's content, as necessary.

## **REVIEW SCHEDULE**

- Next Scheduled Review date: 6/15/2018
- Approval by, date: President, 01/25/2016
- Revision History: 01/25/2016; 06/15/2017
- Supersedes: New Policy

## **Related Documents**

*There are no related documents associated with this policy.*

## **Forms**

*There are no forms associated with this policy and procedures.*