



### Student Health Insurance Policy

<b>Policy Number:</b>	SA 08-001
<b>Policy Administrator:</b>	Vice President for Student Affairs
<b>Policy Initiator:</b>	Director, Student Health Center
<b>Authority:</b>	Section 40060 of Title V of the California Code of Regulations and The California State University, Office of the Chancellor, Feb. 12, 2003.
<b>Effective Date:</b>	March, 2015
<b>Revised Date:</b>	June 29, 2012
<b>Approved:</b>	President Thomas A. Cropper
<b>Approval Signature:</b>	/s/

**Purpose:**

The educational experience at the California State University Maritime Academy is unique and often includes situations not found at many other educational institutions. These situations include, but are not limited to: a training cruise, required international experiences, various other cooperative education and campus sponsored recreational experiences away from the Cal Maritime campus. Students' attending Cal Maritime must be covered for health care and protected from the often enormous cost of evacuation and/or restitution including but not limited to severe injuries or illness while traveling.

**Scope:**

This policy applies to all regularly enrolled students at Cal Maritime.

**Accountability:**

The Director of the Student Health Center is responsible for administering this policy and ensuring compliance.

**Policy:**

It is the policy of Cal Maritime to require all matriculated students to have and maintain adequate health insurance, and to enroll in the Cal Maritime's world-wide travel assistance program.

Cal Maritime will stipulate the coverage for adequate health insurance and will provide an appropriate travel assistance policy at cost for those students with private health insurance coverage who do not purchase the campus offered health insurance. Those students who do purchase the campus offered Health Insurance Plan will automatically be covered for the Travel Assistance Plan.

**Procedure:**

- A. During Spring semester of each year, the Director of the Student Health Center (SHC) and appropriate SHC staff will meet with representatives from the CSU's Student Health Insurance Broker to arrange the following:
  - 1. Review the Cal Maritime insurance experience reports for the mandatory health insurance from the previous year(s) that figure into the cost of student health insurance for the upcoming year;
  - 2. Review any new regulations or legislation pertaining to benefit levels for the upcoming year;
  - 3. Go over quotes for student health insurance policy for the upcoming year based on the requested benefits
  - 4. The health insurance benefit levels for the upcoming academic year will be based on the State of California and the Affordable Care Act coverage requirements, as related to institutions of higher education. The minimum requirements stipulated may include minimum benefit per year, reimbursement level for mental health services, annual deductible, reimbursement for hospitalization, requirement for plans to have primary physician access within 50 miles of campus, requirement for world-wide medical coverage, and other benefit requirements as needed.
  
- B. The quote is reviewed with Risk Management and the VP of Student Affairs
  
- C. The broker will email the agreed upon quotes for the student health insurance policy to the Director, SHC for signature and return.
  
- D. Once the official quote for Cal Maritime's student health insurance policy is received, the Director, SHC notifies Financial Services of the new figure.
  
- E. The insurance is managed under a 'hard waiver' model in which students who meet the underwriting criteria for enrollment are automatically enrolled in and charged for the school's health insurance plan unless they apply for and are granted a waiver each year.
  - 1. The Broker is responsible for setting up the online waiver using waiver dates determined in conjunction with Cal Maritime. The online program uses the updated benefit levels as the minimum criteria required to waive out of the school's health insurance plan.
  - 2. The SHC is responsible for updating the department website to list the current criteria for health insurance coverage necessary to waive out of the university's insurance for the upcoming fiscal year.
  
- F. Approved waiver periods  
A waiver application period will be set up for each enrollment term and will typically occur in the term immediately preceding the term of planned enrollment. Waiver application deadlines are determined by the SHC in consultation with Student Financials and the insurance broker. Waiver periods for the spring only or spring/summer only are intended for students enrolling only in those specific terms after a term of not attending. All waivers expire prior to the subsequent fall semester, e.g. waivers granted for fall Semester are good for a year, while the spring and summer waivers expire in less than one year.
  
- G. Students that apply for and are granted a waiver after the waiver deadline will be assessed a fee.

- H. The SHC in coordination with the Office of Public Affairs and communications will develop a marketing plan for continuing Cal Maritime students and newly admitted students informing them of the health insurance waiver process and the time frame in which to apply for a waiver. The waiver information will be publicized at the start of each waiver period using methods that may include: Posters, direct student emails, portal messages, a reminder notice placed on the students PeopleSoft account, posting on the Health Center webpage, included in the Admission New Student Guide, included in the Cost of Attendance table, announcement in the Bear's Tale on cruise, flyers in resident student mailboxes, postcard reminders mailed to permanent addresses, and announcements at Formation.
- I. Currently, the Broker reviews all online applications for a waiver based on the insurance requirement criteria and either approves or denies the requests. If the requests are denied, the reason for the denial is given and students are informed of the appeal process.
1. Once appeals are received by the Broker, they are reviewed and a copy of the schedule of benefits is requested. The appeal is resolved at this level if the information received is consistent with the established insurance requirements criteria. If more complex, the appeal is forwarded to the SHC and/or Cal Maritime Risk Manager for review and recommendation.
  2. A list of students whose waiver application has been approved will be provided as an Excel file to the SHC from the Broker.
  3. Once formatted appropriately the list will be provided as an Excel file to Financial Services for upload into PeopleSoft one week prior to the initial billing for the term, then updated and sent again at the end of the waiver period.
  4. The students who have been granted a waiver from the Health Insurance Program will receive a medical insurance fee waiver on their student account.
- J. The Broker may perform a waiver audit on approximately 10% of students who are granted a waiver by requesting a copy of the schedule of benefits for confirmation of information submitted online.
- K. All students who meet the underwriting criteria for enrollment are automatically enrolled in and charged for the school's mandatory Travel Assistance Plan.
- L. Insurance requirements  
To be considered for a waiver, a student's private insurance must:
1. Meet the Affordable Care Act and California's coverage and benefits requirements
  2. Cover urgent and emergency care world-wide.
  3. Include coverage within the United States regardless of location.
  4. Include full coverage while in Solano County and/or within 50 miles of the Cal Maritime campus.
  5. Be in effect at the start of attendance at Cal Maritime and be continuously maintained.