



President's

Policy Statement
University Policy Library

Operational Area:	Student Affairs
Responsible Executive:	Chief Student Affairs Officer
Responsible Office:	Health Center at Auraria
Effective:	July 1, 2019

Health Insurance for Students

Student Affairs

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I. Introduction

- A. **Authority:** Colorado Revised Statutes (C.R.S.) § 23-54-102, et seq. (2019) authorizes the Trustees of Metropolitan State University of Denver ("MSU Denver" or "University") to establish rules and regulations to govern and to operate the University and its programs. The MSU Denver Trustees retain authority to approve, to administer, and to interpret policies pertaining to University governance. The MSU Denver Trustees authorize the MSU Denver President to approve, to administer, and to interpret policies pertaining to University operations.
- B. **Purpose:** This policy requires students to purchase or provide proof of health insurance.
- C. **Scope:** This policy applies to MSU Denver students.



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II. Roles and Responsibilities

- A. **Responsible Executive:** Chief Student Affairs Officer
- B. **Responsible Administrator:** Director of the Health Center at Auraria
- C. **Responsible Office:** Health Center at Auraria
- D. **Policy Contact:** Director of the Health Center at Auraria, 303-615-9999

III. Policy Statement

MSU Denver students taking nine (9) or more credit hours in the Fall or Spring are required to have health insurance that complies with the University requirement. To learn about the health insurance requirement, please view a brief video at: <https://msudenver.edu/healthcenter/msudenverplans/>.

Students can meet the requirement by fulfilling option A or B:

- Option A: Students can accept automatic enrollment in the University-sponsored Student Health Insurance Plan (SHIP). Enrollment is automatic when a student registers for nine or more credit hours in the Fall or Spring semester.
- Option B: Students insured by an outside, federally-compliant health plan can submit an online health insurance waiver form by the published semester deadline to opt-out of the University sponsored SHIP.

Additional details regarding both options can be found by going to: <https://msudenver.edu/healthcenter/msudenverplans/>.



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The Student Health Insurance Plan (SHIP) is designed specifically for MSU Denver students (regardless of immigration status) taking nine (9) or more credit hours in the Fall or Spring semesters. This comprehensive plan is designed to comply with any federal requirement, save students money and time, and provide convenient access to quality medical care on and off campus. SHIP provides twelve (12) months of insurance coverage for students taking nine (9) or more credit hours in both the Fall and Spring semesters.

SHIP OFFERS STUDENTS EXCLUSIVE BENEFITS & SAVINGS AT THE HEALTH CENTER AT AURARIA:

- 100% coverage for all medical services;
- \$0 office visits, procedures and supplies;
- \$20 maximum cost per prescription; and
- NO deductible, NO co-insurance, NO co-payments.

For students with outside health insurance, who are taking nine or more credit hours, an electronic waiver form is required each Fall and Spring semester. Students who initially register for nine or more credit hours, but subsequently drop below nine credit hours before the waiver compliance deadline, will automatically have the insurance charge removed from their tuition bill and will not be covered by the University-offered health insurance for the current semester. Student taking less than nine (9) credit hours are not permitted to voluntarily participate in the University-offered student health insurance plan.

If a semester premium is not paid in full, any submitted claims during that semester will be denied. For additional insurance information go to <https://healthcenter1.com/msu-denver-student-health-insurance/>.



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IV. History

- A. **Effective:** July 1, 2019
- B. **Revised:** 2018; 2017; 2016; 2015; 2012
- C. **Review:** This policy will be reviewed every three years or as deemed necessary by University leadership.
- D. **Approved By:** President

V. Approval

Janine Davidson, Ph.D.
President, Metropolitan State University of Denver

N/A

Chair, Board of Trustees, Metropolitan State University of Denver