

Operational Area	Enrollment & Student Affairs
Responsible Executive	Associate Vice President/Dean of Students
Responsible Office	Health Center at Auraria
Effective	November 1, 2025

# Health Insurance for Students Policy

## Enrollment & Student Affairs

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## I. INTRODUCTION

- A. **Authority:** C.R.S. § 23-54-102, et seq. (2025) authorizes the Trustees of Metropolitan State University of Denver ("MSU Denver" or "University") to establish rules and regulations to govern and operate the University and its programs. The Board of Trustees retain authority to approve, interpret, and administer policies pertaining to University governance. The Trustees authorize the President of MSU Denver to approve, administer, and interpret policies pertaining to University operations.
- B. **Purpose:** This policy requires students to purchase or provide proof of comprehensive health insurance that provides access to medical and mental health care when needed to ensure they can meet their education goals and mitigate catastrophic medical cost. Access to medical care promotes the health and well-being of the student as well as the campus.
- C. **Scope:** This policy applies to MSU Denver students taking 9 credit hours or more.

## II. ROLES AND RESPONSIBILITIES

- A. **Responsible Executive:** Chief Student Affairs Officer
- D. **Responsible Administrator:** Executive Director of the Health Center at Auraria
- B. **Responsible Office:** Health Center at Auraria
- C. **Policy Contact:** Jeff Uszacki (for policy content) – Questions: Health Center at Auraria 303-615-9999

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### III. POLICY STATEMENT

- A. 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: [MSU Denver Student Health Insurance](#)
- B. Students can meet the requirement by fulfilling option A or B:
  - 1. **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.
  - 2. **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.
- C. Additional details regarding both options can be found by going to: [MSU Denver Student Health Insurance](#)
- D. 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 State/federal requirements, 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.
- E. 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. Students taking less than nine (9) credit hours are not permitted to voluntarily participate in the University-offered student health insurance plan.

### IV. RELATED INFORMATION

- A. [MSU Denver Student Health Insurance - Health Center at Auraria](#)

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## V. POLICY HISTORY

- A. **Effective:** November 1, 2025
- B. **Revised:** 2025 revisions clarified purpose, policy contact and exclusive health center benefits; 2018, 2017, 2016, 2015, 2012.
- C. **Original Enactment Date:** 2012
- D. **Review:** This policy will be reviewed every three years or as deemed necessary by University leadership.

## VI. POLICY APPROVAL



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

N/A

Chair, Board of Trustees, Metropolitan State University of Denver