

University of Idaho

HEALTH INSURANCE REQUIREMENTS

The University of Idaho requires all degree-seeking undergraduate students enrolled in 12 or more credits; AND graduate/Law students enrolled in 9 or more credits to submit proof of valid health insurance as a condition of enrollment. International students are required to enroll in SHIP for compliance with the health insurance requirement. International students with a health insurance policy provided by their sponsoring government may submit policy information to the Student Insurance and Business Office to request a SHIP cancellation. Links to the Health Insurance Information Forms, the health insurance requirement, and SHIP coverage details are available at www.uidaho.edu/studentinsurance.

Students subject to the requirement are AUTOMATICALLY billed for the SHIP (under the heading of “Medical Insurance”) on their tuition bill if they have not submitted a current Health Insurance Information Form. For those students who have outside coverage, it is their responsibility to complete a Health Insurance Information Form prior to the first day of classes in order to have the insurance charge removed from their tuition bill. Students may change their selection at any time PRIOR to the first day of the semester. Online Health Insurance Information Forms are not accepted after the first day of a semester.

Health Insurance Information Forms are only valid for one semester. Continuing students must confirm their health insurance information prior to the first day of each semester. The health insurance provided in previous terms is retained in the record and the student may choose to roll the information into the upcoming term or update the information if needed. Students with a break in their academic enrollment are required to complete a new Health Insurance Information Form when they re-enroll and every semester thereafter.

The credit on your student account is conditional pending verification of compliance.

VERIFICATION OF HEALTH INSURANCE INFORMATION

The University of Idaho reserves the right to verify your health insurance information at any time during the year. The information you provide will be forwarded to an auditor for verification of compliance with the health insurance requirement. The credit on your student account for medical insurance is conditional pending verification of compliance. If you are subject to the health insurance requirement and discovered to be uninsured or have insurance that does not meet the minimum requirements you **will** be enrolled in SHIP and the semester charge for medical insurance **will** be placed on your student account.

Insurance MUST MEET the requirements below or the Substantial Compliance Standards outlined in the Health Insurance Requirement available at www.uidaho.edu/studentinsurance:

1. Effective on or before the first day of the semester.
2. Active and continuous for the entire semester with no break in coverage.
3. Include coverage for illness and injury (accident only plans do not qualify).
4. Include coverage for emergency and non-emergency services in the Moscow/Pullman area; OR area of program.
5. Include coverage for mental health and prescription services.
6. Cover injury while participating in intramural, club, or NCAA intercollegiate sports programs (if student is participating in such programs).
7. International students must be covered by a policy provided by their sponsoring government.