



Charles R. Drew University of Medicine and Science
"A Private University with a Public Mission"
College of Medicine - MD Program

STUDENT HEALTH & DISABILITY INSURANCE POLICY
CDU Policy 322.6
Issuing Officer: Dean of College of Medicine
Responsible Office: College of Medicine
Date Approved by the Faculty Executive Board: 6/23/21
Date of Dean's Final Approval: 6/24/21
Revised Date/Review Date (at least 3 years from Effective Date): To be reviewed 6/23/2021
Supersedes (if necessary): N/A

POLICY STATEMENT

Maintaining comprehensive health insurance coverage is mandatory for all full-time Charles R. Drew University of Medicine and Science (CDU) College of Medicine MD Program students. All students must be covered by an Affordable Care Act (ACA) compliant domestic health insurance plan for the entire academic year, including summer and holidays. All full-time CDU students are enrolled in the Student Health Insurance Plan unless an acceptable waiver is provided by the designated deadline.

All CDU medical students will be required to purchase disability insurance throughout the program and must be maintained throughout the duration of medical school. This will be included in their student fees. Students will be provided information about the disability insurance in pre-matriculation documents.

PROCEDURES

CDU requires all full-time students to be enrolled in a health insurance plan while attending the college. To meet this requirement, students may either choose to be enrolled in the CDU Student Health Insurance Plan (also called the "Gallagher Health Insurance") or rely on their own coverage, if comparable.

Students who maintain adequate health insurance through other sources may apply for a waiver of CDU's student health insurance from the University's insurance provider. Students must confirm by the established deadline dates posted on the academic calendar that their existing coverage is at least equal to the health plan offered by the University. Students who do not provide the necessary proof to waive the insurance by the established deadlines will be automatically enrolled in the University's health plan.

The program costs for insurance through the University can be found in the University Catalog (Tuition and Fees section). CDU student health insurance plan coverage information, fees, how to enroll, and how to apply for a waiver can be found on the CDU Student Health Insurance website.

Failure to provide proof of health insurance at the time of registration will delay registration. Students will be required to present proof of insurance for review and assurance of coverage at the time of their annual health assessment.

Students who do enroll in CDU's Student Health Insurance Plan may also insure their dependents. Eligible dependents are considered the student's legal spouse or domestic partner and dependent children under 26 years of age.

Should a student's health insurance policy change during the year, it is the student's responsibility to inform the Student Health Office immediately.

Failure to maintain Health Insurance may result in disciplinary action. Please remember that most insurance companies require continuous health insurance coverage. If it is necessary to change/switch health insurance companies and you allow your health insurance to lapse, it may affect coverage on pre-existing conditions.

DEFINITIONS

There are no definitions associated with this policy.

RELATED INFORMATION

- CDU Student Health Insurance [Website](#)
- CDU Academic [Catalog](#)
- Office of Registration and [Records](#) (Academic Calendar)
- LCME Standards, Publications, & Notification [Forms](#)

Review History:	Change Description:
5/3/2023	Updated with new university policy number and upcoming review date which is two years from approved date