UM-Dental School Requirement to have a Minimum Level of Health Insurance Guidelines

Date: December 1, 2014

Purpose: To set a uniform standard requiring a minimum level of health insurance to both protect against unexpected high medical costs and to provide access to quality care.

Policy: University of Michigan School of Dentistry students and residents are required to submit an attestation to demonstrate coverage for the current year at a minimum level of health insurance. This policy applies to students in the following Dental School programs:
- Doctor of Dental Surgery (DDS)
- Dental Hygiene (BS DH, Master's DH) (on-line degree students are excluded)
- Graduate Programs and Certificate Programs
- Internationally Trained Dentist Program (DDS) if permanent resident. International students already have health insurance requirement administered through the International Center.
- Computerized Dentistry Program (CDP) **must comply by first week of program**.
- Other UM Dental students or participants in a dental-affiliated educational program may be required to submit an attestation to demonstrate proof of acceptable health insurance coverage. Check with your University department for details.

Instructions for submitting the attestation for the mandatory student health insurance requirement will be communicated to you June / July 2015.   **Failure to comply with the requirement by the submittal deadline will result in temporary suspension of MiDent privileges. Access to MiDent will not be reinstated until the requirement has been satisfied.**

Definition of a minimum level of health insurance needed to satisfy the stated requirements:

Health insurance plans that meet **all** of the following requirements:
- In-patient care in the Ann Arbor, Michigan area
- Out-patient care in the Ann Arbor, Michigan area at sites other than University Health Service (UHS) (including office visits and ancillary procedures) **Coverage for emergency only care or access under the UM University Health Service Fee (included in tuition) do not satisfy this requirement.**
- Insurance coverage will remain effective and not lapse during any enrolled period or during participation in any dental-affiliated educational program (i.e. Computerized Dentistry program).

Options:

1. Acceptable insurance might include one of the following University of Michigan health insurance plans for the current academic year:
- International Student and Scholar Health Insurance Plan - current provider or the International Center approved alternative plan

- University of Michigan's faculty and staff health insurance plan (GradCare or Premier Care)
- UM Domestic Student Health Insurance Plan through current provider

  http://www.uhs.umich.edu/dship
  http://internationalcenter.umich.edu/healthins/

2. Acceptable insurance might include government sponsored plan applicable in Michigan for the current academic year.
- Michigan Medicaid
- Washtenaw County Health Plan
- Other U.S. Government Sponsored Plan (active military)
- Federal Marketplace (Enrollment open Nov. 15, 2014 through Feb. 15, 2015*)*

  http://www.uofmhealth.org/newoptions

Many may desire a higher level of benefit than the minimum required. With that in mind, it is highly recommended, but **not required**, that the insurance policy a student selects also includes the following coverage:

Highly Recommended Features:
- A lifetime coverage maximum (payment) of at least $1,000,000
- Both in-patient and out-patient **mental health coverage** in the Ann Arbor, Michigan area (emergency coverage only does not satisfy this requirement)
- Prescription drug coverage
- Coverage for attempted suicide and related injuries as well as alcohol and drug related injuries

By complying with the mandatory requirement, the student understands the following:
- The student is legally responsible for all medical expenses incurred
- The student has obtained insurance for the annual twelve month period that satisfies the definition of minimum level of health insurance to meet the requirements as described above