



Mandatory Student Health Insurance Policy

I. Policy Statement

California Northstate University (CNU) requires all students to have health insurance coverage meeting certain standards. An active health insurance is required due to the nature of the health care educational programs at CNU, in addition to the wellbeing of the students.

II. Purpose

To state the requirements of student health insurance coverage as a condition of enrollment for CNU.

III. Scope/Coverage

This policy is applicable to all enrolled CNU students.

IV. Procedure

- A. The health insurance coverage must include:
 1. Inpatient Care and Outpatient Care
 2. Urgent Care and Emergency Care
 3. Mental Health Care
- B. International students are required to subscribe to and maintain their enrollment with the school designated health insurance plan.
- C. Incoming new students are automatically enrolled into the third party student health insurance plan as part of the enrollment process. The fee of the health insurance is published in the total cost of study disclosure. If the new incoming students wish to keep their existing health insurance coverage, they must produce proof of insurance to opt out of the designated third party insurance plan. The proof of insurance coverage must be presented to the Office of Student Affairs 14 calendar days before orientation begins
- D. Continuing students are required to provide proof of health insurance coverage to the Office of Student Affairs no later than **14 calendar days** before the first day of instruction each semester. Failure to provide proof of health insurance coverage by the deadline may result in:
 1. Students being automatically enrolled in the healthcare insurance provided by CNU and being responsible for the cost of the insurance.
 2. A hold being placed on the student academic record, resulting in the inability for the student to register and a delay in the student's progression through the program.



- E. Failure to maintain health insurance coverage after the provided proof of health insurance is submitted by students, those students will be charged the monthly premium to continue coverage. Maintaining health insurance coverage is required for enrolled students.
- F. Students are expected to maintain health insurance coverages at all times as a student of CNU. If a student's health insurance coverage is lapsed, the student is required to contact the Office of Student Affairs within 72 hours and must provide proof of insurance.
- G. Students will be randomly selected throughout the academic year to provide proof of health insurance coverage verification.
- H. If selected for health insurance coverage verification, student(s) will have 5 days to provide proof of insurance.

Approval record:

APPROVED BY: PEC: 8/28/17

APPROVED BY: PEC: 12/23/20

REVIEW: every two years (or more often if required)