

POLICY NUMBER: 400.8 (COCA 9.11)
STUDENT HEALTH INSURANCE

I. PURPOSE

To ensure all students have health insurance while in medical school.

II. POLICY STATEMENT

In accordance with the Commission on Osteopathic College Accreditation (COCA) Element 9.11, it is the policy of LMU-DCOM that all medical students possess health insurance while enrolled in medical school.

III. DEFINITIONS

N/A

IV. AUDIENCE

This policy applies to all stakeholders (faculty, staff, students, administration, and community members) interested in learning more about the health insurance requirement for all LMU-DCOM students.

V. COMPLIANCE

N/A

VI. ROLES AND RESPONSIBILITIES

LMU Office of Student Financial Services: Responsible for ensuring students have health insurance and are aware of the provided health insurance coverage and waiver procedure.

LMU-DCOM Office of Student Services: Responsible for ensuring students have health insurance and are aware this is required while matriculated at LMU-DCOM.

Responsible Office: LMU Office of Student Financial Services; DCOM Office of Student Services

Responsible University Officer: Executive Director of Student Financial Services; Assistant/ Associate Deans of Students

Policy Oversight Committee: Policy Process Committee

VII. STANDARDS

COCA Element 9.11: Health Insurance

VIII. PROCEDURE

Student Insurance

LMU requires D.O. students to carry personal health insurance. The LMU student injury and sickness insurance plan will be administered by United Healthcare Student Resources for the 2026-2027 academic year. If students are currently covered by comparable health insurance through the end of the 2026 - 2027 academic year, they may be able to waive automatic enrollment in the plan.

Medical students must have basic health insurance coverage during OMS-I through OMS-IV years. The clinical sites where the students will be completing the OMS-III and -IV rotations require all staff and students to have health insurance. Students who do not have up-to-date

health insurance will not be allowed to participate in any activity that involves patient contact. This may result in the student not being able to fulfill the requirements of certain courses and activities, which could have a detrimental effect on the student's progress.

Yearly Requirements: Students are required to submit a waiver if they would like to opt out of the LMU student injury and sickness insurance plan.

Students are required to complete a urine drug screen and influenza vaccine yearly.

IX. CONTACT INFORMATION

For more information regarding this policy, please contact the LMU-DCOM Office of Student Services.

Harrogate: 423-869-7200

Knoxville: 865-338-5800

Orange Park: 423-869-7740

X. DOCUMENT HISTORY

Approved by LMU-DCOM Dean's Council:	5/11/22
Approved by LMU Office of General Counsel:	5/19/22
<u>Version S25.1</u>	
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<u>Version F25.1</u>	
Updated title and formatting	07/12/25
<u>Version F26.1</u>	
Reviewed for AY26-27; Editorial Updates Completed	08/11/26

XI. FORMS

Student Handbook

<https://www.lmunet.edu/debusk-college-of-osteopathic-medicine/documents/DCOMStudentHandbook.pdf#page=28>

Clinical Rotations Manual

<https://www.lmunet.edu/debusk-college-of-osteopathic-medicine/documents/ClinicalRotationsManual.pdf#page=12>