

# HEALTH INSURANCE AND HARD WAIVER POLICY

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## Health Insurance

Upon admission, all domestic graduate students, including Waco and Online MSW students enrolled in 3 credit hours or more, must provide proof of active insurance and/or enroll in Baylor's health insurance plan. All students will be charged for the student health insurance plan through Blue Cross Blue Shield of Texas upon registering for classes or at the beginning of the annual open enrollment period (whichever is later). Enrollment in the insurance plan will be pending further action from the student. Failure to opt out of Baylor's plan and failure to provide proof of private insurance will result in an automatic enrollment and charge for Baylor's health insurance plan through Academic Health Partners. Students will receive an email from Academic Health Plans (AHP) with instructions on activating or waiving Baylor's insurance.

Domestic students who wish to purchase Baylor's plan should complete enrollment immediately. The plan does not cover students until the enrollment process is complete. Domestic students with alternative health insurance may waive Baylor's plan during the open enrollment period. The waiver process must be completed before the close of the open enrollment period. Students who do not waive by the deadline will be automatically enrolled at the close of the enrollment period and will be responsible for the cost of the premium. Continuing students will need to re-enroll or waive the insurance each year. Per federal policy, international students will be automatically enrolled through Health Services at Baylor. Details about the plan, open enrollment period, and resources for help can be found on the **AHP website**.

International graduate students are required to maintain insurance coverage through Baylor's student health insurance plan. International students will be automatically enrolled in SHIP. If an International graduate student would like to add additional coverage (dental, dependents, etc.), they should contact Lisa Bland. Otherwise, the health insurance enrollment process will be automatic for our international students.

**Exceptions:** Veterans are exempt from the hard waiver program. They will not have to waive insurance and will not be charged for it. Dual degree students classified as seminary students are also exempt from the hard waiver program. They can elect student coverage if they would like but are not required to waive it.

For additional questions, contact the Baylor Health Service Insurance Claims Coordinator:

Lisa Bland: 254-710-1493 or Email: **Lisa Bland**