

# Student Physical Health and Health Insurance

## Health Insurance

CHSU requires all students to maintain comprehensive health insurance throughout their enrollment. Student's will be enrolled in CHSU's health insurance plan unless a waiver is submitted during the waiver period which includes providing proof of adequate coverage. If the waiver is accepted, the health insurance fee will be removed from the student account.

### Health Insurance While on Out of State Clinical Rotations

Clinical rotation sites typically require that visiting medical students have comprehensive health insurance coverage. However, students who have waived out of the CHSU student health insurance plan using Medicaid-based coverage may only be eligible for emergency services coverage while completing clinical rotations out-of-state and, consequently, may not be eligible to participate unless different coverage is obtained. Students whose health insurance does not provide coverage in the state where the clinical rotation is located will be required to enroll in the university's health insurance program or obtain similar health insurance coverage before they begin the out of state rotation.

Students are responsible for enrolling in the CHSU health plan or another comprehensive health insurance plan if their coverage becomes inadequate during the year. Students who do not enroll in CHSU's health plan or another comprehensive health insurance plan prior to attending clinical rotation out-of-state are responsible for any and all medical expenses that they may incur that their Medicaid-based plan will not cover.

CHSU offers a student health insurance plan through Aetna Student Health. Details of Aetna Student Health can be found at <https://www.aetnastudenthealth.com>.

## Physical Health Services

CHSU assures that students will have access to diagnostic, preventive, and therapeutic health services on a 24-hour, seven-days-per-week basis. A wide range of healthcare services are available to CHSU students in the local community. Students may access these services independently of CHSU. CHSU maintains a list of some of these healthcare providers, which is posted on the [CHSU website](#) and available to students to assist them in locating health services. Students who are completing clinical educational experiences outside of the community, such as OMS-III and OMS-IV students in the college of osteopathic medicine, will be provided with information about accessing health services in their clinical clerkship guide.

Health services are confidential. Health professionals who provide health services to students, through a physician-patient relationship are required to recuse themselves from the academic assessment of the students receiving their services. While the faculty (including adjunct faculty) are required to abide by this rule, students should not engage healthcare providers who are involved in their academic assessment or promotion so that this does not occur inadvertently.

Students completing clinical educational experiences, including OMS-III and OMS –IV students in the CHSU College of Osteopathic Medicine, may not participate in providing other students' healthcare services or observing them receive such services and may not view other students' health records.

## Supplemental Medical Insurance

CHSU has partnered with a supplemental insurance carrier to provide student supplemental medical insurance coverage for all students. The student supplemental medical insurance policy attempts to help students cover medical expenses that are incurred during CHSU academic-related activities, which are not covered by the student's personal medical insurance, such as:

- Injury or illness while participating in CHSU course(s), labs or clinical training that take place on CHSU campus or at an offsite location approved by CHSU.
- Injury or illness while participating in supervised CHSU activities.

The student supplemental medical insurance policy does not replace a student's personal medical insurance policy and students are still required to carry their own personal medical insurance. In accordance with every insurance policy, exclusions apply. If a medical injury, including a needle stick, occurs, please contact college specific Student Services for information as to whether your injury qualifies for this coverage and directions for filling out a medical claim form. The college specific Student Services is responsible for following college level procedures regarding such injuries.