Health Insurance Policy – Frequently Asked Questions

How am I enrolled in the health insurance plan? Enrollment occurs automatically when students register for one or more credit hours in a degree-seeking program, such as the NTPD and ITPD Programs. A fee, labeled PHAR Student Insurance, will appear on each student’s tuition bill confirming the enrollment. Annual enrollment for health insurance generally begins in the fall semester for students registering in courses for the entire academic year, and the bill for these students will be separated among the fall and spring semesters. All other students who enroll in courses for only one or two semesters throughout the academic year should contact the Office of Student Insurance to further discuss the cost of the health insurance and billing cycle.

Am I eligible to waive the health insurance plan? Students will receive an email in their UCDenver email account from the Office of Student Insurance. This email will provide students with more information about the university’s health insurance plan and the option to waive the insurance. Students who can prove enrollment in another comparable insurance may waive the health insurance provided the student follows the information as provided by the Office of Student Insurance. Students with approved waivers must notify the Office of Student Insurance if they have any changes to insurance coverage during the academic year.

I decided to withdraw from my courses. Will I receive a refund for the health insurance? Students who enter the armed forces of any country will receive a pro-rated refund and/or students who withdraw from the courses within the first 31 days of the semester for which the student purchased insurance coverage will receive a refund. Students who use the health insurance within the first 31 days of the semester will be responsible for paying back all the benefits used.

I live outside the United States and will travel to the United States to complete rotations and/or didactic coursework. Do I need health insurance? Regardless of the number of credit hours the student is registered for in the semester, any student traveling to the United States to complete rotations and/or didactic coursework is required to have health insurance.

Who can I contact to discuss my questions about the health insurance plan? Students may contact the Office of Student Insurance to further discuss the university’s health insurance plan. The Office of Student Insurance is also responsible for emailing to all students, through the student activities listserv, information about the health insurance plan prior to the start of the fall semester. Students who have unsubscribed from this listserv will not receive this email; therefore, do not unsubscribe from the student activities listserv. If this occurs, contact the Office of Student Insurance.

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