



# Elson S. Floyd College of Medicine

WASHINGTON STATE UNIVERSITY

Policy Title: Personal Health, Disability Income and Professional Liability Insurance Policy

Policy Number: EC.12.02.170912

Applies to: All WSU Elson S. Floyd College of Medicine Medical Students

Date: 02/07/2020

## **1.0 Policy Statement**

It is the Elson S. Floyd College of Medicine policy to provide informational resources for insurance for medical students and dependents.

## **2.0 Definitions**

*Health Insurance* – A type of insurance coverage that pays for medical and surgical expenses incurred by the insured. Health insurance can reimburse the insured for expenses incurred from illness or injury, or pay the care provider directly.

*General Professional Liability Insurance* – A type of insurance that covers damages because of “bodily injury” or “property damage” to which this insurance applies.

*Medical Professional Liability Insurance* – A type of insurance that covers damages and associated claim expenses arising out of a negligent act, error or omission, even if the claim asserted is groundless, false or fraudulent, in the rendering of or failure to render professional services.

*Disability Income Insurance* – A type of insurance that provides supplementary income to students up to Social Security Normal Retirement Age in the event of an illness or accident resulting in a disability that prevents the insured from working at their regular employment or finishing medical school or residency. It enables the individual to maintain their standard of living and continue to pay their regular expenses. It also provides student loan payoff in cases of total disability.

## **3.0 Responsibilities**

Assistant Dean of Student Affairs

#### **4.0 Procedures**

By law, in the State of Washington, universities are not permitted to require students to have health, liability or disability insurance. However, the affiliated hospitals and clinics where students will participate in patient contact do require personal health care coverage as well as professional liability insurance in order for students to participate in patient care. Failure to show proof of personal health insurance and professional liability insurance may prevent a student from participating in clinical experiences which are a requirement of the medical school curriculum. Therefore, students will be asked to provide proof of health insurance prior to orientation while Student Affairs will provide proof of general and medical professional liability insurance prior to orientation in late August of every academic year. The College of Medicine strongly recommends that all students purchase the insurances listed and described below. Health insurance is available to all students and their dependents. Liability and disability insurance is available to all students as explained below.

##### **Health Insurance**

The Washington Health Benefit Exchange, established as part of national health care reform, provides an online marketplace for students and their families to compare low-cost medical insurance options. In Washington State, this includes expanded Medicaid eligibility and tax credits to offset health insurance costs. For more information please visit the Washington Health Benefit Exchange website at [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org)

WSU's Health Insurance for Professional and Graduate Health Sciences Students is also available to medical students, their spouses/partners and dependents. Enrollment is available through my.WSU and can be selected during course registration. Dental coverage is currently not available. For more information, please visit <https://cougarhealth.wsu.edu/studentinsurance/health-sciences-students/>.

##### **Liability Insurance**

The College of Medicine coordinates general and professional liability insurance, and the annual premium is a component of the college fee, which is charged to student's my.WSU accounts. Students will be refunded in full if enrollment is canceled prior to the sixth day of classes. Partial refunds after this date are not available. For questions about Liability Insurance requirements please contact the Office of Admissions, Student Affairs, and Inclusion. Student liability insurance records will be retained from 10 years after last client treated, then destroyed.

##### **Disability Income Insurance**

The College of Medicine coordinates an annual group disability insurance policy and students have the option to accept and pay the annual premium or decline the insurance. The enrollment period runs from the beginning of class to October 1. Students will be refunded in full if enrollment is canceled prior to the sixth day of classes. Partial refunds after this date are not available. The plan's certificate describes the plan in detail. Download it by clicking on the following link. [LTD Certificate 645456-A](#).

Personal Health, Disability Income and Professional Liability Insurance Policy

**5.0 Related Policies**

N/A

**6.0 Key Search Words**

Health, Disability, Liability, Insurance
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**7.0 Revision History**

Original Approval	Policy number	Review/Revision
5/12/2016	EC.12.02.160512	9/12/2017
	EC.12.02.170912	12/19/17
	EC.12.02.170912	10/9/18
		02/07/20

**Responsible Office:** Office of Admissions, Student Affairs, and Inclusion

**Policy Contact:** Assistant Dean for Student Affairs

**Supersedes:** EC.12.02.160512 Approved on 10/9/18