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

Policy Number:  EC.12.02.170912

Applies to: Medical students

Date:  06/06/2024

1.0 Policy Statement
Washington State University Elson S. Floyd College of Medicine provides informational resources for insurance for medical students and dependents.

2.0 Definitions
CastleBranch: National compliance management vendor contracted by the College of Medicine that accepts and approves immunization records for medical students. CastleBranch is also utilized by the College of Medicine to provide annual background checks, drug screenings, and OSHA and HIPAA training for medical students.

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
Office of Student Experience (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 for students to participate in patient care.

Failure to upload proof of personal health insurance to CastleBranch 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 annually.

Student Affairs provides proof of health insurance and general and medical professional liability insurance to clinical affiliates who request it every academic year.

Health insurance is available to all students and their dependents. Liability and disability insurance is available to all students.

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, visit the Washington Health Benefit Exchange website at www.wahealthplanfinder.org

WSU’s Health Sciences Student Insurance is also available to medical students, their spouses/partners, and dependents. Enrollment is available through myWSU and can be selected during course registration. Dental coverage is currently not available. For more information, visit https://cougarhealth.wsu.edu/billing-and-insurance/student-insurance/health-sciences-student-insurance/

Liability Insurance
The College of Medicine coordinates general and professional liability insurance and the annual premium is a component of the College of Medicine fee, which is charged to student’s myWSU 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. Student liability insurance records will be retained for 10 years after last clinical rotation then destroyed.

Disability Income Insurance
The College of Medicine coordinates an annual group disability insurance policy. The plan’s certificate describes the plan in detail (LTD Certificate 645456-A).

5.0 Related Policies
N/A

6.0 Key Search Words
Health, disability, liability, insurance
7.0 Revision History

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