



Charles R. Drew University of Medicine and Science

"A Private University with a Public Mission"

Student Health and Disability Insurance Policy

POLICY: # 322.6

Supersedes: 6/23/21

Issuing Officer: Dean, College of Medicine

Responsible Office: Office of Student Affairs

Effective Admissions Committee Date: 05/12/2025

Effective University Date: 5/28/2025

Pending Revise / Review Date: 05/12/2028

I. PURPOSE:

The Liaison Committee on Medical Education (LCME) has established standards regarding the requirement of medical schools to ensure that health insurance and disability insurance are available to each medical student and that health insurance is also available to each medical student's dependents (LCME 12.6).

II. POLICY STATEMENT:

All full-time students enrolled in the CDU College of Medicine Doctor of Medicine (MD) Program are required to maintain continuous, comprehensive health insurance coverage that is compliant with the Affordable Care Act (ACA). This requirement extends throughout the entire academic year, including summer and holiday periods.

- **Health Insurance:**

All full-time CDU medical students will be automatically enrolled in the University's Student Health Insurance Plan (SHIP), which meets ACA standards. The cost of this plan will be included in student fees. Students may waive SHIP coverage only if they provide proof of equivalent ACA-compliant coverage by the published waiver deadline.

- **Disability Insurance:**

All CDU medical students are also required to maintain disability insurance for the duration of their enrollment in the MD Program. This insurance will be included in student fees. Details about the coverage will be provided in the pre-matriculation materials.

III. PROCEDURES:

CDU requires all full-time students to be enrolled in a health insurance and disability insurance plan while attending the college. To meet this requirement, students may either choose to be enrolled in the CDU Student Health Insurance Plan or rely on their own coverage, if comparable.

Students who maintain adequate health insurance through other sources may apply for a waiver of CDU's student health insurance from the University's insurance provider. Students must confirm by the established deadline dates posted on the academic calendar that their existing coverage is at least equal to the health plan offered by the University. Students who do not provide the necessary proof to waive the insurance by the established deadlines will be automatically enrolled in the University's health plan.

The program costs for insurance through the University can be found in the University Catalog (Tuition and Fees section). CDU student health insurance plan coverage information, fees, how to enroll, and how to apply for a waiver can be found on the CDU Student Health Insurance website.

Failure to provide proof of health insurance at the time of registration will delay registration. Students will be required to present proof of insurance for review and assurance of coverage at the time of their annual health assessment.

Students who do enroll in CDU's Student Health Insurance Plan may also insure their dependents. Eligible dependents are considered the student's legal spouse or domestic partner and dependent children under 26 years of age.

IV. APPLICABILITY:

The faculty, students, and staff of the CDU COM are responsible for knowing this policy and its procedures.

V. DEFINITIONS:

No related definitions.

VI. RELATED POLICIES:

No related policies

VII. RELATED LINKS:

- *CDU Student Health Insurance Website*
- *CDU University Catalog*
- *LCME Standards, Publications, & Notification [Forms](#)*

VIII. POLICY HISTORY:

Review Dates:	Change Description:
6/23/21	Approved by the COM Admissions Committee on 6/23/21
5/12/25	Re-approved by the COM Admissions Committee on 5/12/25