

University of Pittsburgh School of Medicine

Policy on Health Insurance, Student Health Services, and Disability Insurance

I. PURPOSE

To define the requirements for students to have adequate health care insurance and to pay the required fees that permit access to university's student health services.

II. SCOPE

This policy applies to:

- Medical students

III. POLICY

All actively enrolled students in the MD Degree program are required to maintain adequate medical and hospitalization insurance coverage as a condition of enrollment. Students must enroll in either the University of Pittsburgh student insurance plan or a comparable plan from another insurance provider each year.

Eligible members of the student's family may be eligible for coverage under the University of Pittsburgh's student insurance plan.

All full-time students are required to pay the University of Pittsburgh student health fee, which covers care and services provided at the University Health Service and University Counseling Center. This fee is not refundable if a student withdraws or takes a leave of absence.

All actively enrolled students in the MD Degree program are required to be covered by disability insurance. Students will be charged an annual fee for disability insurance. Disability insurance cannot be waived. The annual fee for disability insurance is billed with the tuition invoice. The fee for disability insurance is not refundable, even if a student withdraws from the program or takes a leave of absence.

IV. POLICY AUTHOR(S)

- Office of Student Affairs

V. RELATED POLICIES AND PROCEDURES

Policy on Exposure to Infectious and Environmental Hazards

VI. REFERENCES

LCME Element 12.6: Student Health and Disability Insurance

VII. APPROVALS

Educational Policy Council approved on March 3, 2026.

VIII. PROCEDURES

Annually, students must submit to the Office of Student Affairs an affirmation that they have active health insurance and a copy of their current health insurance card. It is the student's responsibility to maintain health insurance throughout enrollment.

If a student chooses a health insurance plan other than the one offered by the University of Pittsburgh, it is the student's responsibility to review the chosen plan's benefits and coverage to assess whether they are comparable to those of the University of Pittsburgh's student health insurance plan. Students are responsible for evaluating their chosen plan's coverage for body fluid exposures, mental health care, preventative care, and other services that may be important to them as medical students. The School of Medicine does not review external insurance policies. Information on the University of Pittsburgh's student health insurance plan can be found on this website: <https://www.hr.pitt.edu/students/student-health-plans>

Students can obtain a certificate of disability insurance and other information by visiting: <https://amainsure.com/support/student-certificates/> and typing in policy number 644221.

The School of Medicine's Student Health Committee will meet annually to review and discuss relevant topics, including but not limited to: vaccination requirements, the suitability of the University of Pittsburgh's student health insurance plan, trends in student utilization of Mental Health Team services, and records of/trends in exposures at clinical sites. The Student Health Committee may make recommendations or take action as appropriate to address any concerns identified.

The University of Pittsburgh School of Medicine reserves the right to change these policies and procedures as needed.