

Health Insurance Requirements and Resources **Updated July 2017**

Elon requires students to be in compliance with national laws and requirements regarding insurance for national and international students. Elon University Student Health Services provides quality evaluation and treatment of acute illness and injury to currently enrolled Elon University students (graduate and undergraduate). Student office visits are free of charge except physicals, well-woman exams, and allergy shots. There are charges for medications, supplies, lab tests, injections, and procedures, due at time of visit. All payments to Student Health Services are out-of-pocket. Any charges incurred from referrals to an outside provider are the responsibility of the student. Most outside practices require students to provide verification of insurance prior to scheduling an appointment. Students who matriculate assume responsibility for all costs associated with health care not provided by Health Services or off campus.

Elon University requires all students who are US citizens to be in compliance with the Patient Protection and Affordable Care Act (ACA): The ACA is a federal law that requires all U.S. citizens have health insurance that meets a certain standard of care, or pay a tax penalty for going without insurance. Students who are US citizens should provide proof of compliance with the ACA prior to initial matriculation on their Health History Form or by e-mailing their information to healthservices@elon.edu. This includes providing one of the following: 1) providing documentation of current insurance that meets ACA requirements or documentation of having paid any penalties for non-insurance enrollment. Students should notify Health Services immediately if their insurance policy/coverage changes throughout their time at Elon. Students who need to update their insurance policy may do so by sending a copy of their updated insurance card to healthservices@elon.edu. Students who matriculate assume responsibility for all costs associated with health care not provided by Health Services or off campus.

Students who are not US citizens nor are international students on a student visa are exempted from compliance with the ACA. International students should see requirements below. Elon University will not be responsible for any medical care or costs associated with the provision of medical care on or off campus. Students who matriculate assume responsibility for all costs associated with health care not provided by Health Services or off campus. Students who are

exempt to the ACA requirements should e-mail a notification for exemption confirmation of their status to Student Health Services at healthservices@elon.edu.

International students (those with F or J visas) must either provide proof of acceptable insurance in your home country or enroll in the student insurance policy arranged by the Isabella Cannon Centre for Global Engagement. The premium will be billed to your student account; you must provide proof of insurance to have it removed from your account. If you are an international student and have questions about your eligibility for international insurance or requirements, please contact Mr. François Masuka at fmasuka@elon.edu.

Students who are eligible for insurance in the ACA **marketplace** (undergraduate and graduate students) may have access to health insurance through several means. All plans must meet the minimum standards as required by the [Affordable Care Act](#). Acceptable insurance plans may include coverage as a dependent on a spouse, partner or parent's insurance plan. This may include your coverage in an employer sponsored plan, state marketplace plan or other insurance plan. More information about eligibility in your state may be found at [Affordable Care Act Marketplace](#).