

**Proposed Indiana University of Pennsylvania College of Osteopathic Medicine
(Proposed IUPCOM—Candidate Status—Seeking Accreditation)**

COCA Pre-Accreditation Element 9.11: Health Insurance

Pre-Accreditation Submission 9.11-1: Student Health Insurance Policies/Procedures

The proposed Indiana University of Pennsylvania College of Osteopathic Medicine (IUPCOM) is committed to fostering a healthy and supportive environment for its students. This policy outlines the health and well-being services available to medical students and establishes procedures for their access and utilization.

Policy

IUP's approach to student health is centered on proactive health promotion and comprehensive support, while respecting individual needs and privacy. IUP students pay a health service fee that covers basic medical care at the on-campus clinic. This fee does not constitute health insurance and does not cover all medical expenses. IUPCOM requires its students to have their own comprehensive health insurance to cover services beyond basic care, such as doctor visits, lab work, prescriptions, and emergency room visits. Alternatively, IUPCOM students may provide proof of coverage through a parental or spousal insurance plan that provides equivalent coverage for the student. Please see the [IUP Health Service webpage](#) for additional health service guidance and resources available for IUP constituents. Please note that IUP does not endorse a specific plan; the websites, below, are given as resources only. Please confirm the benefits of the policy before purchasing, including any exclusions or waiting periods.

A. [IUP Health Insurance Policies](#)

1. All COM students are required to have health insurance. To comply with this requirement, students shall annually verify proof of health insurance.
2. IUP is working through the process required under the Commonwealth Procurement Code (62 Pa.C.S. §§ 101 et seq.) to designate a broker to provide health insurance for students. In addition, students may obtain health insurance privately or through Pennsylvania's health insurance Pennie (<https://pennie.com>).

B. Verification of Health Coverage

1. Verification of Student-Submitted Information

- a. IUPCOM requires its active students to maintain their own (or provide proof of coverage through a parental or spousal insurance plan that provides equivalent coverage for the student) adequate health insurance.
- b. IUPCOM's Office of Student Services will review the student's submitted policy documentation of health insurance coverage on an annual basis to verify appropriate, required coverage. This will include a verification of specific coverage details, deductibles, co-pays, and out-of-pocket limits to ensure they meet the program's requirements.
- c. The office may also directly contact the student's insurance company to confirm active coverage and policy specifics.

C. Consequences of Non-Compliance:

- a. Failure to meet adequate health insurance coverage requirements can result in: registration holds; and prohibition of students from progressing through the COM program (including participation in clerkships and graduation exercises).

Note: This policy is subject to change. Students are encouraged to consult the official IUP websites for the most up-to-date information on health services, insurance, and related policies.

Policy/Procedure Details	
Policy Owner	Director of Student Affairs Associate Dean of Clinical Affairs and GME
Effective Date	08/29/2025
Last Reviewed	08/29/2025
Review Frequency Requirements	4 Years
Related Policies and Documents	1. IUPCOM Webpage for Student Health Insurance and Verification Policy 2. IUPCOM Student Handbook 3. IUPCOM Tuition and Fees Policy 4. IUPCOM Student Rights and Responsibilities Policy
Reviewed and Approved by Dean's Leadership Council	08/29/2025
Revision Number	2025.01