

# Student Insurance

## Mandatory Health Insurance

Student Health insurance coverage for sickness, accidents and hospitalization is required of all Emory students. [See Emory Mandatory Student Insurance Policy 8.7](#). All Emory University students are required to have health insurance. Coverage must be continuous from the date of matriculation until the date of graduation and must meet University minimum coverage requirements. This is the [website for insurance](#).

The Emory University Student Health Insurance Plan (EUSHIP) provides care for enrolled Emory students. Term of coverage is August 1 to July 31. View an overview of the [Emory University Student Health Insurance Plan](#).

All students are automatically enrolled and charged for the Emory University Student Health Insurance Plan. The charge will appear on students' fall and spring billing statements. For each continuing year, coverage will be 8/1 to 7/31.

As a result of national healthcare reform, students may be eligible to remain on a parent's insurance plan until age 26. Contact your insurance carrier if you have questions about current federal or state law. Students who have health insurance coverage through another carrier must complete an ANNUAL online waiver by **August 1** in [OPUS](#) confirming they have health insurance coverage that is comparable and meets Emory University waiver criteria. The Health Insurance Waiver site opens in June prior to matriculation. After the online waiver has been completed and approved through the online audit process, the charge for the Emory University Student Health Insurance Plan will reverse on the student's university account. Beginning with students' second year, the waiver process **must be completed annually** for EACH year they are enrolled at Emory. Student Health Services accepts most PPO insurance plans but does not contract with HMO plans, Medicare, Medicaid, and Kaiser at this time.

Incoming MD students (including MD/PhD) will also be automatically enrolled in supplemental "pre-term" coverage for July 1-31 which can also be waived along with the annual plan.

[View more information regarding the mandatory health insurance waiver process.](#)

**Maintaining health insurance coverage is a requirement for continued enrollment.** Students are responsible for informing themselves of the current policy.

## Disability Insurance

All students enrolled full-time in the Emory University School of Medicine are provided with group long-term disability insurance coverage. For the 2024-2025 academic year this coverage is provided by The Guardian Insurance Co., Inc. A summary of the plan and an electronic copy of the benefit booklet is distributed to students annually. Additional information concerning the plan is available by calling the plan administrator, Ms. Susan Gelber of InsMed Insurance Agency, Inc., [1-800-214-7039](tel:1-800-214-7039). Seniors will be given 30 days after graduation to extend the policy if desired. Ms. Gelber is also available by phone to discuss the options available to graduating seniors.

# Liability Insurance

Students are covered by professional medical liability insurance any time they are enrolled in a clinical course for credit, observing or assisting in the provision of care under the supervision of Emory faculty, or under the supervision of faculty at other institutions as part of their Emory educational program.

This would include:

- activities that are an official component of the curriculum, including required and elective courses
- clinical activities that students may participate in, at the invitation of faculty, but which are not required as part of that faculty member's SOM clinical duties
- volunteer clinical activities supervised by Emory faculty

At all times, students must be under supervision of faculty in performing clinical service, and the performance of such services must be within the scope of the supervisor's training and certification.

Students who provide medical services outside the scope of the School of Medicine curriculum or with non-Emory faculty physicians are NOT covered by university liability insurance. Students are advised not to engage in such activities unless other liability coverage is provided for them.

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