

Domestic Students

Q Why Do I Need Insurance in the U.S.?

- A** University life can be stressful and unpredictable, and students may face illnesses or accidents that require prompt medical attention. Having health insurance helps protect students from high medical costs, supports their overall well-being, and allows them to focus on their studies without worrying about healthcare expenses. Students can opt to purchase personal health insurance or purchase the KCU sponsored Student Health Plan provided by Wellfleet Student. All Kansas City University students must maintain continuous and adequate health insurance during their entire period of enrollment.

Q What Are KCU's Requirements to Waive if I Already Have Insurance Coverage?

A **Minimum Coverage Standards**

If students choose to waive the university- designated plan, their personal policy must meet the following minimum requirements:

- ▷ **U.S. Based:** The insurance company must be based and operated within the United States.
- ▷ **Local Access:** The plan must provide in-network coverage in the state where you reside while attending classes.
- ▷ **ACA Compliant:** The policy must be a fully Affordable Care Act compliant plan.
- ▷ **Comprehensive Care:** Coverage must include chronic and acute health issues, emergent care and catastrophic events.
- ▷ **Exclusions:** Policies that only cover catastrophic events or those provided through health care-ops do not qualify for the waiver.
- ▷ **Medicaid:** State-specific Medicaid is only acceptable if it provides coverage in your current state of residence while attending KCU.

Q Do I Need to Waive Each Semester?

- A** Yes, a new waiver form is required each semester.

Q What About Dental and Vision Insurance?

- A** Great question! When you enroll in the medical student health insurance at KCU, you can also enroll in dental and vision coverage. You can only enroll in dental and vision coverage during the fall enrollment period, unless you are a new student starting in the spring semester—in which case you're eligible to enroll at that time. These benefits can also be found at wellfleetstudent.com.

Q How Do I Pay for the Student Health Insurance?

- A** After enrolling yourself at wellfleetstudent.com, you will then provide payment directly on that website.

Q Can I Enroll My Dependents?

- A** Yes! After you enroll yourself, you can also enroll your dependents at wellfleetstudent.com.

Q What if I Don't Want to Enroll in the KCU's Sponsored Health Insurance Plan?

A **Insurance Options**

Students must either enroll in the student health plan provided by Wellfleet or provide proof of other acceptable coverage to get a waiver. Students may fulfill this requirement through one of the following:

- ▷ **Wellfleet:** Student may choose to purchase a health insurance policy directly through Wellfleet.
- ▷ **Health Insurance Marketplace:** Students may purchase policies through healthcare.gov.
- ▷ **Private Carriers:** Students may obtain coverage through other independent insurance companies.

