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ACHA Health Insurance Survey DEFINITIONS

Forms of Voluntary Coverage — The student does not obtain coverage unless he or she proactively submits premium directly to the insurance carrier and/or completes a form authorizing premium to be added to his or her tuition fee billing.

1. *Voluntary*: The college or university does not require health insurance as a condition of enrollment. The student pays his or her student health insurance/benefits plan (SHIBP) insurance premium directly to the insurance carrier or to an agent.
2. *Positive Check-Off*: The college or university does not require health insurance as a condition of enrollment. The student may purchase the SHIBP by adding the cost to his or her tuition /fee billing.

Forced Answer Systems are between voluntary and mandatory coverage.

3. *Forced Answer*: The college or university does not require health insurance as a condition of enrollment. The student, however, is not allowed to complete the registration or fee payment process until a response is given to the question of accepting or declining health insurance coverage.

Forms of Mandatory Coverage — The student is automatically enrolled in the SHIBP if he or she does take action to have the cost of coverage removed from the college's or university's tuition/fee billing.

4. *Negative Check-Off*: The college or university does not require health insurance as a condition of enrollment. The student is charged for health insurance if a check-off/waiver is not made during a specified enrollment period.
5. *Mandatory with "Loose" Waiver*: The college or university requires either health insurance as a condition of enrollment or the student certify that he or she has adequate financial resources to pay for unexpected medical expenses. The student is charged for the institution's health insurance plan if he or she does not submit a waiver request during a specified enrollment period. The college or university only requires the student to certify (usually by checking or attesting to a statement) he or she has health insurance coverage. Loose waiver enrollment systems may be augmented with random audits to verify insurance coverage for students waiving participation in the institution's health insurance plan.
6. *Mandatory with "Restrictive" Waiver*: The college or university requires health insurance as a condition of enrollment. The student is charged for health insurance if he or she does not submit a waiver request during a specified enrollment period. The student must prove health insurance coverage exists by providing a copy of an insurance identification card, letter from an employer or insurance carrier, policy holder information that is verified online, or some other evidence of coverage. These enrollment systems may include minimum level of coverage requirements (e.g., pregnancy benefits, deductible, plan maximum, mental health care coverage, etc.) which must be satisfied before the waiver request is granted.
7. *Mandatory with Right of Refund*: This enrollment system is the same as the loose or restrictive waiver system previously described, except all students are required to pay the premium and then obtain a refund of premium.
8. *Mandatory*: All students, or a given class of students (e.g., international student, graduate student, on-campus resident, etc.) are required to purchase the college- or university-sponsored health insurance program as a condition of enrollment.

There is no waiver or refund option.

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