

TTUHSC Student Health Insurance Requirement

All students must obtain and maintain health insurance coverage that is Affordable Care Act (ACA) compliant while enrolled at the Texas Tech University Health Sciences Center (TTUHSC), except those enrolled in a [100% distance program](#) (Per [OP 77.19](#)). Per [TTUHSC OP 77.03](#), coverage for F-1 students must also cover evacuation and repatriation.

Mandatory Student Health Insurance

Defined Terms

- For purposes of this policy:
 - The term “student” does not include residents.
 - The term “100% distance program” means the entirety of the degree program is online, with no face to face or onsite academic, research, or clinical component.
 - “Affordable Care Act (ACA) compliant” is defined as coverage which accepts preexisting conditions and meets the criteria of Minimum Value and Essential Health Benefits.
 - Minimum Value covers at least 60 percent of the total allowed cost of benefits that are expected to be incurred under the plan.
 - *Essential Health Benefits* include hospitalization, ambulatory services, emergency services, maternity and newborn care, mental health and substance abuse treatment, prescription drugs, lab tests, preventative services, pediatric services, rehabilitative, and “habilitative” services.

Student Responsibility

- All students must obtain and maintain health insurance coverage that is Affordable Care Act (ACA) compliant while enrolled at the TTUHSC, except those enrolled in a 100% distance programs as defined above.
- The cost of the TTUHSC sponsored student health insurance plan will be added to the tuition and fee statement of all students required to maintain health insurance each semester at the time of enrollment.
- Students with alternative health coverage (e.g., coverage by a parent, guardian, spouse, or employer) that is ACA compliant may submit a waiver request.
 - If a waiver is approved, the cost of the TTUHSC sponsored student health insurance plan will be removed from, or refunded to, the student’s tuition and fee account.
 - If a student’s waiver request is denied and they would like to appeal the decision, they can contact the Office of Student Life. The Office of Student Life will work with Academic Health Plans to confirm the waiver denial is valid, based on the requirements of this policy.
- Students will have the option to opt-in to allow the Federal financial aid awards (e.g., grants and loans) to cover the student health insurance. Students who do not opt-in will need to pay for the student health insurance after they receive a refund of their remaining financial aid balance.

Enrollment in the Student Health Insurance Plan

Enrollment is automatic and added to the tuition and fee statement at the time of a student’s enrollment in classes. Make sure to pay the fee by the [institutional due dates](#) to ensure you do not incur additional fees and fines. The plan will provide health insurance coverage August 1, 2025 to December 31, 2025 for new students, and September 1, 2025 to December 31, 2025 for returning students. You will be able to

access your health insurance benefits and request your insurance card on the [AHP website](#) starting the first day of your coverage.

Academic Health Plans (AHP) facilitates the University-sponsored Student Health Insurance Plan for TTUHSC. You can find the list of services covered by the insurance plan by viewing the Benefits section on the [AHP Benefits](#) webpage.

Students wanting to add a spouse or dependent(s) should follow these directions:

1. First pay the student health insurance fee on your tuition and fee account.
2. Go to the [Academic Health Plans enrollment website](#).
3. Click the Enroll/Cost tab.
4. Choose your school and Click on the blue button to enroll your dependent/s.

Waiver of the Health Insurance Requirement

If you have alternative health insurance coverage (e.g., coverage by a parent, guardian, spouse, or employer) that is Affordable Care Act (ACA) compliant, you have the option to submit a request to waive the student health insurance plan on the [Academic Health Plans Website](#) beginning June 16, 2025 and closing October 3, 2025. Keep in mind the [institutional due dates](#) to ensure you do not incur additional fees and fines. Alternative health insurance coverage must be active August 1, 2025 to December 31, 2025 for new students, and September 1, 2025 to December 31, 2025 for returning students

If your waiver is approved, the student health insurance plan fee will be credited back to your tuition and fee account. If your request for a waiver is denied you will need to pay the charge for the student health insurance plan billed to your account. If you think your waiver was denied in error, you may email or call the Office of Student Life for assistance. Travel plans, short term plans, cost sharing plans, or plans that require you to pay for treatment yourself and then apply for reimbursement will NOT be accepted.

Students are required to submit a new waiver each Fall.

To submit a waiver:

1. Go to the [Health Plan waiver website](#).
2. Review the waiver criteria.
3. Click on the blue button at the bottom of the page to submit your waiver.
4. On the login page, students will enter their TTUHSC student ID in the R12345678 format as their username and their date of birth in MMDDYYYY format as the initial password unless previously changed. Students are then taken to the student dashboard screen.
5. Fill out alternative health insurance information, upload a copy of the front and back of your insurance card, and submit. (AHP may request additional information.)

Please allow 5-7 days for review. You will receive an email from AHP. If approved, the charge on your tuition and fee account will be removed or refunded back to your account within a couple of days. Utilize the resources on the [Office of Student Life website](#) and the [AHP website](#), which provide detailed information about the enrollment and waiver processes for the student health insurance plan.