



INSTITUTIONAL POLICY: ST-05

Category: Students
Subject: Student Health Insurance
Effective Date: January 29, 2026
Updated:

ST 05-1. Authority

W. Va. Code § 18B-1-6

ST 05-2. Policy

- 2.1 All Doctor of Osteopathic Medicine students are required to have personal health insurance continuously from matriculation through graduation.
- 2.2 All medical students will be enrolled in a policy of student health insurance satisfying the requirements of Section 2.1 beginning on the date of the students' matriculation and continuing through the students' graduation. All students shall be required to pay a student health insurance fee that provides for such coverage.
- 2.3 Medical students may apply to the Office of Student Affairs for a waiver of the student health insurance fee by providing satisfactory proof of health insurance coverage that is equivalent to the coverage provided to students under Section 2.2. In order for students to receive a full waiver of the student health insurance fee, satisfactory proof of coverage must be received prior to the beginning of each academic year.
- 2.4 The Office of Student Affairs may request at any time that medical students provide proof of continuous student health insurance coverage that meets the requirements of this policy.
- 2.5 Year 1 and Year 2 medical students who do not maintain continuous student health insurance coverage will not be permitted to attend class until satisfactory proof of coverage is provided. All mandatory classes (i.e., lectures, labs, and other mandatory activities) missed for failure to provide satisfactory proof of continuous coverage shall be considered unexcused absences.
- 2.6 Year 3 and Year 4 medical students who do not maintain continuous student health insurance coverage will not be permitted to begin any rotation until satisfactory proof of coverage is provided. Rotation delays may result in a loss of the student's vacation and/or a delay in graduation.