



PROCEDURE FOR INSTITUTIONAL POLICY D9025 Annual Health Insurance Verification Workflow

- **Timing / collection**
 - **Initial verification (matriculation):** Proof of active health insurance is collected **prior to enrollment** and must be on file before the first day of classes.
 - **Annual verification:** Proof is re-verified each academic year during July/August, with documentation due no later than August 15.
 - **Mid-year updates:** Students must update coverage within *10 business days* of any change, lapse, or plan replacement.
- **Acceptable proof of coverage**

Students may submit any of the following:

 - A copy/photo of the front and back of the insurance card showing student name, insurer, and member ID; and/or
 - A current certificate/letter of coverage from the insurer; and/or
 - An Explanation of Benefits (EOB) dated within the last 60 days showing active coverage; and/or
 - A portal screenshot from the insurer displaying active coverage dates and the student's name.
- **Waiver process**
 - Students electing the school-sponsored plan enroll through Robert Slayton/Elite Benefits of America by July 31.
 - Students with comparable coverage may request a waiver by submitting proof by August 1.
 - **Waiver review timeline:** Requests are reviewed within 10 business days; approval/denial is communicated by email/portal.
 - Students denied a waiver must enroll in the school-sponsored plan or provide alternate proof within *10 business days*.
- **Non-compliance steps**
 - **Reminder sequence:** Automated reminders are sent at 30 days, 14 days, and 7 days before the deadline.
 - **Grace period:** Students who miss the deadline have a 10-business-day grace period to submit proof.
 - **Restriction/hold:** If proof is not provided by the end of the grace period, NCOM places an administrative hold that may restrict access to course registration, clinical rotations scheduling, or other enrollment functions until documentation is received.

- **Escalation:** Continued non-compliance is escalated to the Office of Student Affairs for review and may be handled under applicable student policies.
- **Tracking / recordkeeping**
 - Verification documents are submitted via a secure portal and stored in a secure, role-restricted student record. The verification log is maintained by the Registrar and audited annually.