



## STUDENT HEALTHCARE INSURANCE REQUIREMENT

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| <b>EFFECTIVE DATE:</b>            | July 30, 2025 (Revised)                                   |
| <b>RESPONSIBLE ADMINISTRATOR:</b> | Associate Dean of Clinical Affairs and Outreach           |
| <b>APPLICABILITY:</b>             | HCOP Student Pharmacists Enrolled in the Pharm.D. Program |

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### I. BACKGROUND

HCOP student pharmacists are engaged in direct patient care throughout the curriculum, and this increases the risk of student illness. The impact of paying for medical illnesses privately (out-of-pocket) can be devastating to a student's personal health, financial security, and academic success. Due to these risks, it is in the best interest of all student pharmacists to have active healthcare insurance throughout their professional training. Therefore, all student pharmacists in the Doctor of Pharmacy (Pharm.D.) program are required to **CONTINUOUSLY MAINTAIN** medical insurance coverage throughout the time they are enrolled in the Harrison College of Pharmacy (HCOP).

### II. PURPOSE

This policy defines HCOP's medical / healthcare insurance requirement for students enrolled in the professional (Pharm.D.) program.

### III. POLICY

- Students enrolled in HCOP's Doctor of Pharmacy (Pharm.D.) program are required to provide proof of health insurance at the beginning of each academic year.
- This documentation must be submitted to HCOP's Clinical Affairs and Outreach's (CAO) Experiential Programs Office (EPO).
- Insurance documentation is required **BEFORE** students can begin classes within HCOP.
- The EPO must be **IMMEDIATELY** notified if there is **ANY CHANGE** in the student's insurance coverage at any time.

### IV. PROCEDURES

- At the beginning of each academic year, and prior to the start of the advanced pharmacy practice experience (APPE) rotations, **ALL** student pharmacists must submit documentation of active medical insurance to HCOP's Experiential Programs staff.

- In cases where the insurance policy covers members of a family unit, the documentation must **CLEARLY SPECIFY / INDICATE** that the student pharmacist is one of the individuals who is actively insured under the healthcare insurance policy.
- Documentation must clearly show the **EFFECTIVE DATES** of the insurance coverage.
- All documentation must be submitted to CAO experiential programs personnel **BEFORE** established deadlines.
- All documentation must be submitted by the **THIRD (3<sup>rd</sup>) CLASS DAY** of Fall Semester or, in the case of student pharmacists in the fourth professional (P4) year, **PRIOR TO** the beginning of the first advanced pharmacy practice experience (APPE) rotation in May of each year.
- Student pharmacists **WILL BE REQUIRED** to enroll in [Auburn University's Student Health Insurance](#) program if they lose medical insurance coverage or do not have medical insurance coverage from another policy. ([Learn More and Enroll](#))
- Student pharmacists are required to **IMMEDIATELY** notify designated CAO Experiential Programs personnel at any time when their medical insurance changes or when coverage is lost.
- Student pharmacists who do not maintain valid medical insurance and provide documentation of coverage annually to the Experiential Programs Office will be dis-enrolled from the HCOP.
- Student pharmacists are advised to carefully evaluate their health insurance coverage to verify that it is adequate to cover high-cost clinical conditions and has a provider network that is geographically accessible.

## V. POLICY MANAGEMENT

This policy will be reviewed by HCOP's Clinical Services Advisory Committee (CSAC) and the Associate Dean of Clinical Affairs and Outreach (ADCAO) at a minimum of every three (3) years, or more frequently if there is a substantive changes in AU / HCOP policy that necessitates an earlier review.

## VI. DEFINITIONS

**Student Pharmacist:** A student who is actively enrolled in HCOP's Doctor of Pharmacy (Pharm.D.) professional program.

**Healthcare Insurance:** Also known as "Medical Insurance", is a contract between an individual and an insurance company where insurance premiums are paid in exchange for the insurer paying a portion of the costs of qualifying medical services. This coverage provides protection from high-cost or unexpected medical expenses.

**Experiential Programs Office (EPO):** The office within Auburn University Harrison College of Pharmacy's Division of Clinical Affairs and Outreach (CAO) that oversees and manages the experiential curriculum, interprofessional education, and the co-curriculum. For more information, visit: [Experiential Programs |](#)

**Clinical Services Advisory Committee (CSAC):** A standing HCOP committee composed of faculty, staff, and students who provide guidance for HCOP's clinical initiatives, oversight of clinical and regulatory compliance, input on HCOP's clinical outreach, and recommendations for pharmacy advancement and transformation.

## VII. EFFECTIVE

- Original October 4, 2019
- Revised February 15, 2024
- Revised July 30, 2025

## VIII. SANCTIONS

- Student pharmacists who fail to comply with this policy will be dis-enrolled from the HCOP.

## IX. INTERPRETATION

- Executive Director of Experiential Programs
- Associate Dean of Clinical Affairs and Outreach

## X. REFERENCES / RESOURCES

- Students can obtain guidance on healthcare coverage options / resources from the staff of HCOP's Clinical Affairs and Outreach Experiential Programs ([hcopepo@auburn.edu](mailto:hcopepo@auburn.edu) | 334-844-4195) and Clinical Health Services ([aupcc4u@auburn.edu](mailto:aupcc4u@auburn.edu) | 334-844-4099).
- AU Student Insurance Program: [AU Student Affairs Student Health Insurance](#) | [Learn More and Enroll](#)