Policy Title: Personal Health, Disability Income and Professional Liability Insurance Policy

Policy Number: EC.12.02.170912

Applies to: All Elson S. Floyd College of Medicine Medical Students

Date: 9/12/2017 Update Procedures on 12/19/17

1.0 Policy Statement
It is the Elson S. Floyd College of Medicine (ESFCOM) policy to provide informational resources for insurance for medical students and dependents.

2.0 Definitions

*ESFCOM Office of Student Affairs (ESFCOM SA)* – ESFCOM Office of Student Affairs is housed within the medical school and focuses on support medical students.

*WSU Health Sciences Spokane Student Affairs Office (WSU HSS SA)* – WSU HSS SA focuses on supporting all students on the WSU Health Science Campuses which includes medical students. This office provides the overall support for all Spokane students.

*Health Insurance* – A type of insurance coverage that pays for medical and surgical expenses incurred by the insured. Health insurance can reimburse the insured for expenses incurred from illness or injury, or pay the care provider directly.

*General Professional Liability Insurance* – A type of insurance that covers damages because of “bodily injury” or “property damage” to which this insurance applies.

*Medical Professional Liability Insurance* – A type of insurance that covers damages and associated claim expenses arising out of a negligent act, error or omission, even if the claim asserted is groundless, false or fraudulent, in the rendering of or failure to render professional services.

*Disability Income Insurance* – A type of insurance that provides supplementary income to students up to Social Security Normal Retirement Age in the event of an illness or accident resulting in a disability that prevents the insured from working at their regular employment or finishing medical school or residency. It enables the individual to maintain their standard of living and continue to pay their regular expenses. It also provides student loan payoff in cases of total disability.
**Accidental Death and Dismemberment Insurance:** A type of insurance that will pay benefits in addition to any life insurance in the event of an accidental death, such as traffic accidents, exposure, falls, homicide etc. It covers only up to a set amount total regardless of any other insurance held by the same insurer. Fractional amounts of the policy will be paid out if the covered employee loses a bodily appendage, their sight or has permanent paralysis because of an accident.

3.0 **Responsibilities**  
ESFCOM Office of Student Affairs

4.0 **Procedures**  
By law, in the State of Washington, universities are not permitted to require students to have health, liability or disability insurance. However, health insurance is now required by federal law. In addition, the affiliated hospitals and clinics where students will participate in patient contact do require personal health care coverage as well as professional liability insurance in order for students to participate in patient care. Failure to show proof of personal health insurance and professional liability insurance may prevent a student from participating in clinical experiences which are a requirement of the medical school curriculum. Therefore, students will be asked to provide proof of health insurance and general and medical professional liability insurance prior to orientation. The ESFCOM strongly recommends that all students purchase the following insurances at enrollment, which are explained below. Health insurance is available to all students and their dependents. Liability and disability insurance is available to all students as explained below.

**Health Insurance**  
The Washington Health Benefit Exchange, established as part of national health care reform, provides an online marketplace for students and their families to compare low-cost medical insurance options. In Washington State, this includes expanded Medicaid eligibility and tax credits to offset health insurance costs. For more information please visit the Washington Health Benefit Exchange website at [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org)

**Liability Insurance**  
General and Medical Professional Liability insurance is required by the clinical affiliates associated with the ESFCOM. The Liability insurance form will be provided the first day of orientation and made available for student purchase through the office of ESFCOM SA. Please complete the Liability Insurance form and present it with $96.00 to the WSU HSS SA Office located at (SAC 130). The cashier in WSU HSS SA Office will bring the original stamped form to your department of contact. For more information about the Liability Insurance payment please contact the WSU HSS SA Office at spok.sa@wsu.edu or by calling 509-358-7978. For questions about Liability Insurance requirements please contact Program Assistant, Compliance of ESFCOM SA at medicine.credential@wsu.edu or by calling 509-368-6862. Student liability insurance records will be retained from 10 years after last client treated, then destroyed. For more information please contact Office of Procedures, Records, and forms at 509-335-2005.
Disability Income Insurance
The costs of education, as well as the risks associated with practicing medicine, are good reasons to consider this purchase. Purchasing a policy while still in medical school may provide a financial advantage. The ESFCOM purchased disability income insurance for medical students. The plan’s certificate describes the plan in detail. Download it by clicking on the following link. LTD Certificate 645456-A.

Accidental Death and Dismemberment Insurance (AD&D)
As part of disability income insurance, students can add AD&D insurance through Med Plus Advantage, AMA Insurance Agency, Inc., if a student chooses to carry it directly.

5.0 Related Policies
N/A

6.0 Key Search Words
Health, Disability, Liability, Insurance

7.0 Revision History

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Responsible Office: ESFCOM Office of Student Affairs
Policy Contact: Associate Dean of ESFCOM Student Affairs
Supersedes: EC.12.02.160512 Approved on 5/12/2016