



Policy on Student Health Insurance

Approved By, Date	President's Cabinet, March 4, 2025
Effective Date	March 2022
Last Revision Date	March 2025
Review Date	March 2027
Policy Owner	Vice President of Student Life
Authored By	Patty Hartshorn, Director Center of Health & Wellness

Policy Statement

Goshen College strongly recommends all students, regardless of their student status (i.e., undergraduate or graduate, on-campus or online, domestic or international, traditional or non-traditional), should have medical insurance to help pay unanticipated medical expenses during their enrollment at Goshen College. Many students may remain on family medical insurance policies; however, those that do not remain on a family policy are recommended to secure a personal insurance plan.

Goshen College does not provide health insurance plans for students or health coverage for students' medical expenses. Goshen College is not responsible for student's incurred medical expenses during their attendance.

The Policy

All students are strongly recommended to supply their own health insurance, either a family plan or a personal plan, while they attend Goshen College. Students who elect not to supply or cannot obtain their own health insurance will be expected to cover all costs associated with their own medical expenses. All medical expenses incurred by the student are the financial responsibility of the student and will not be met by the College.

Unless specified in the policy, exceptions to the policies in this guide must be approved by the policy owner. It is important to note that the policies in this guide can be changed from time to time. It is the employee's responsibility to ensure understanding of the policies and procedures as well as any revisions.

Students may be required to submit proof of insurance in order to participate in specific educational programs and activities (e.g., Athletics, Nursing, SST). In such cases, students should communicate with the associated department to ensure that they are compliant with department and program requirements.

Any health insurance records submitted to the College are retained during and after a student's enrollment in a manner consistent with the College's policies regarding maintenance, retention, and disposal procedures for all student records. This policy is intended to ensure that the college upholds best practices in accordance with state and federal laws, as well as institutional records policies.

Policy Purpose

This policy is intended to protect the health and safety of Goshen College students, reduce risk to the College and community members, and align with other College policies and guidelines.

Scope

This policy applies to all students.

Procedures

Should a student submit proof of insurance to the college, documentation will be stored, maintained, and disposed of according to the college's policies for student documentation.

Associated Policies

Collection and Retention of Student Health Information

Revision History

Date	Description of Revision
February 28, 2025	Revised requirement to recommendation. Enforcement restricted to program-specific efforts and needs.
December 18, 2024	Revised applicable student population.

Stakeholder Mapping

Stakeholder Group	Relevant? Check if yes*	Key persons/roles	Key Groups (see step 2 above)	Notes on relevance
Students	X		All students; student athletes, international students	Students attend class, interact, and engage in education within close proximity of other members of the student population
Enrollment (new or continuing; traditional undergraduate, adult, graduate)	X		All students; student athletes, international students	Students attending Goshen College are expected to participate in accordance with institutional policies, including athletics policies and international student policies
Academics: faculty life, advising, curriculum	X		All faculty and academic advisors	Promote participation with institutional policy for the health and safety of the campus community, including all students and employees.
Employees	X	Director of Health and Wellness; Director, Registrar's office; Director, Information Technology Services (ITS) office; Director, Residence Life; VP of Student Affairs	All employees	<p>The Director oversees the implementation and maintenance of policies and procedures related to health and wellness on Goshen College's campus</p> <p>The Registrar's office, Athletics office, International Student Advisor, and ITS office share responsibilities regarding the appropriate collection, storage, and destruction of student data.</p> <p>All employees should uphold students' participation with institutional policy for the health and safety of the campus community, including</p>

				all students and employees.
Finance (cost implications and also the perspective of the finance and accounting division)	X	VP of Finance, General Operations and Institutional Reserves		Should a student illness or injury occur, the evidence of insurance, or lack thereof, may have impact on Finance and will require collaboration with VP of Finance.
Athletics	X	Athletics Director	College student athletes; Athletics employees	Students are expected to participate in accordance with institutional policies. Employees are expected to uphold institutional policies for the health and safety of individual student and the campus community.
Facilities	X	VP of Finance, General Operations and Institutional Reserves		Any potential injury or illness while participating in activities related to college properties or programs may be evaluated in terms of institutional liability regarding student health and safety.
Legal	X	VP of Finance, General Operations and Institutional Reserves		Any potential injury or illness while participating in activities related to college properties or programs may be evaluated in terms of institutional liability regarding student health and safety.
Environment	X	VP of Finance, General Operations and Institutional Reserves		Any potential injury or illness while participating in activities related to college properties or programs may be evaluated in terms of institutional liability regarding student health and safety.

Technology	X	Director of Information Technology Services (ITS)	Information Technology Services (ITS) Staff	Works with the Registrar and Director of Health and Wellness to ensure the appropriate collection, maintenance and destruction of electronic student records
Alumni				
Board of Directors				
Communications and Marketing				
Parents	X		Parents of students	May assist their students with the collection and submission of relevant information
Community Members				
Mennonite Church				
Others, specify				

*If the stakeholder group is not relevant, leave the rest of the row blank.