



Students

Campus Life and Student Support Services

- **Enrollment** for health insurance coverage is available to UAMS students. Health insurance policies must meet minimum standards set forth by the Associated Student Government and the Office of the Senior Vice Chancellor for Academic Affairs and Provost.
- To ensure this requirement is met, **Ph.D. Stipend Students** may use the health insurance enrollment link <https://uams.myahpcare.com/> to enroll into UAMS Academic Health Plans (AHP) Student Insurance Policy. **You will enroll in the period listed for “All Other Students”.** This policy is underwritten by United Health Care Student Resources.
- Once enrolled, health insurance **verification** will begin **July 8** and conclude **October 10**, for the fall term. Spring verification will start **December 4** to **February 12**. Please understand these are **two (2) separate processes**.

UAMS Student Health Insurance Requirement

POLICY

Students enrolled at the University of Arkansas for Medical Sciences are required by University of Arkansas Board policy (*Policy 1260.1*) to have health insurance coverage at all times. The proof of personal health insurance process is required every semester in which a student is enrolled. The responsibility for obtaining health insurance coverage rests with the student. Students are urged to research for themselves the policy best suited to meet their individual needs.

Health insurance policies must meet minimum standards set forth by the Student Government Association and the Office of the Vice Chancellor for Academic Affairs. Graduate Stipend Recipients' policies will meet the following criteria:

- Policy must have no major exclusions. Plans must include **major medical, pharmacy, emergency medical, diagnostic x-rays/laboratory services, and mental health and preventative care.**
- Insurance verification is required each semester. Health insurance coverage is required for the entire semester a student is enrolled. False documentation/verification may result in disciplinary action up to and including dismissal by the college.
- Individual plans must have a policy year deductible of **\$1,000 or less**; family and employer plans are exempt from this requirement. Verification must include accurate information allowing student insurance monitors to confirm eligibility.
- Plan documents must be in English, and an insurance company contact phone number in the U.S. must be provided.

Pending policies do not meet the student insurance verification requirement and are not accepted as coverage. A Student health insurance stipend is included in **Ph.D. Stipend Students** benefit package and students are required to comply with coverage and standards outlined above.

PROCESS

Full-time, part-time and Ph.D. Stipend students are **required to verify adequate** health insurance coverage twice each year (**fall** and **spring**). Students provide proof of coverage by entering insurance information into the UAMS online Student Health Insurance System. **Ph.D. Stipend Students can enroll in UAMS Academic Health Plans Insurance Policy two (2) weeks before the first day of class for each semester.**

Ph.D. Stipend Students will receive a Student Medical Insurance Stipend payment in their monthly payroll paychecks for August (\$1,497 for the fall semester insurance cost) and December (\$2,295 for the spring/summer semesters insurance cost)

Open Enrollment Period for Ph.D. Stipend Students (enroll as All Other UAMS Students)

Fall 2026	7/8/26 – 10/10/26
Spring/Summer 2027	12/4/26 - 2/12/27

- Please use this link online-apps.uams.edu/StudentHealthVerification/ to **verify health insurance coverage.**

Health Insurance Verification Deadline for Ph.D. Stipend Students

Fall 2026	10/10/26
Spring/Summer 2027	2/12/27

Cost: \$3,792.00 annually (\$1,497 Fall and \$2,295 spring/summer)

To access UAMS student health insurance information, see below:

- UAMS active students may purchase the university sponsored insurance plan: Academic HealthPlans (AHP). For AHP benefits information, call 817-809-4736 or visit <https://uams.myahpcare.com/> .
- There are 3 options available in the health insurance enrollment dropdown: (1) PA, (2) All Other UAMS Students, (3) Jr/Sr Med, Sr Pharm & Early Nursing. Select appropriate category, (2) All Other UAMS Students to enroll. Remember to enroll each semester (fall & spring/summer) for continuous coverage.

Why does UAMS require health insurance coverage? Unexpected health care expenses can destabilize a student's financial situation and derail the educational progress. Students who experience a serious illness or injury may be forced to leave school because of the financial burden of health care costs incurred when they are uninsured or underinsured. These potential barriers to attendance and degree completion are reduced when students have adequate health insurance. Therefore, UAMS practices a hard waiver insurance program, which means that every student is required to provide proof of comprehensive health insurance coverage.