

**MEDICAL STUDENT HEALTH INSURANCE  
WAIVERS & FUNDING APPEAL POLICY**  
(Effective 2015-2016 AY — UCDHS Financial Aid Office)

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BACKGROUND

When a student has waived out of the School of Medicine (SOM) student health insurance (currently Western Health Advantage (WHA)), the financial aid office will no longer automatically cover the health insurance premium with financial aid funds. (Most often when a student waives out of the SOM plan, they are covered under their parents' health insurance plan.) If a student is not covered under their parents' plan, and has purchased their own health insurance coverage, the student may appeal for financial aid assistance to help with this expense.

APPEAL PROCESS

The financial aid office will consider an appeal for additional aid if the health insurance waiver is due to insurance purchased via another avenue (e.g., on the exchange, through an employed spouse/partner, etc.). The financial aid office will NOT consider an appeal if the student is covered through his/her parents.

APPEAL PROCEDURES

- Student submits a brief signed statement of appeal to the SOM financial aid office. The student will include evidence of the monthly cost for outside insurance. (The student does not need to provide the terms of the outside coverage – this is already provided to the SOM Registrar.)
- Funding may be provided for the student's coverage ONLY.  
NOTE: Outside insurance coverage may include additional dependents. However we cannot include other dependent health insurance expenses as a part of the student's educational expenses. Consult with the SOM financial aid office regarding assistance for other dependent expenses (e.g., food, housing).
- For insurance coverage as part of a spouse/partner's health coverage expense, we may consider adding ½ of the cost if it is two-person coverage. If additional dependents are covered under the health plan, the student must provide evidence of the family coverage breakdown. (Again, only the individual student's expenses can be funded.) Provide evidence of monthly employer deductions; i.e., two recent spouse/partner paystubs.
- Student's statement and documentation are reviewed by the SOM financial aid office.
- SOM financial aid office notifies student with the appeal decision.

Financial Aid Office  
UC Davis Health System  
4610 X Street, Suite 1202  
Sacramento CA 95817  
(916) 734-4120