The following information is for incoming medical students (this does not apply to MDPhD Students).

Congratulations and welcome to The Albert Einstein College of Medicine of Yeshiva University. Please read this carefully as it contains important information about health insurance which is required as part of your enrollment in the M.D. Program.

The University requires that all students matriculating at Einstein MUST have health insurance in effect for the entire duration of their stay at Einstein. The University provides all students with single coverage in the Einstein Student Health Insurance Plan (SHIP). All medical students are billed automatically for this insurance. Students may enroll eligible dependents in the plan at an additional cost. Information about the Einstein Student Health Insurance Plan will be available for your review by July 1, 2017. Enrollment in the plan will be effective on August 15, 2017.

Students who have comparable medical and mental health coverage under another insurance plan (either through their parents or spouse or through their own insurance) can waive participation in the Einstein Student Health Insurance Plan as long as this insurance is approved. Students must complete a new waiver each and every academic year.

A request for waiver of the Einstein Student Health Insurance Plan will be approved only if ALL of the following requirements are met.

1. Your current plan must provide coverage for both in-patient and out-patient medical care in the New York City area, including but not limited to routine care, specialist office visits, diagnostic testing and imaging. Your coverage must not limit coverage to emergency or urgent medical or mental health care in the New York City area.
3. Your current plan must not have a maximum dollar limit that the insurance will pay for medical care.
4. Your current plan will be in force for the entire academic year.

IMPORTANT: Incoming students will be provided with instructions on how to waive their Einstein Student Health insurance beginning July 1, 2017. The waiver period will begin July 15, 2017 and will end on August 15, 2017. Late waivers will not be accepted.

Students do not have the option of waiving Einstein health insurance in favor of their own non-conforming coverage by attesting that they, the student, will assume all financial risk not covered by their plan.
Some things to consider:

If you are covered as a dependent under a parent’s health insurance:
The Affordable Care Act (ACA) allows dependents to remain covered under their parents’ health insurance plans until age 26. Some plans allow dependents to remain on the plan until the date the dependent turns age 26, the end of the month the dependent turns age 26, or the end of the year in which the dependent turned age 26. Students who are covered under a parent’s health insurance plan should confirm when their coverage terminates once they turn age 26.

Students who turn age 26 during their education at Einstein and are no longer covered on their parents’ plan must either buy health insurance from the College or acquire comparable policy. In addition, if coverage ceases or changes, it is the responsibility of the student to notify the Benefits Office.

If you want to purchase health insurance through a state health exchange:
If you need health insurance, you can purchase coverage through a state health exchange or specifically through the New York Health exchange. Typically, these plans will be provided through Medicaid. If you purchase a Medicaid plan offered through the New York Health exchange your application for a waiver will generally be approved. However, before waiving the school health insurance in lieu of Medicaid, we strongly encourage you to consider the gaps in coverage that you may experience with Medicaid.

- Medicaid may not cover you out of state or if you travel abroad.
- Referral options may be limited within the Bronx and you may find yourself having to wait for specialist appointments or you may not be able to access providers when you need to.

It is for these reasons that we discourage enrollment in a Medicaid plan.

International Students
If you are not a citizen of the United States, you may be able to purchase health insurance through the health exchange. If you have purchased some type of international student insurance coverage it will not meet the minimum standards required by the United States Patient Protection and Affordable Care Act (ACA). These plans may have plan benefits such as pre-existing condition exclusions and a lifetime maximum which are prohibited under ACA regulations.

These plans are NOT comparable to those of the College and their coverage will be deemed unacceptable.

More Information to Come
Please check back for more information about waiving your Einstein Student Health Insurance. The information will be posted by July 1, 2017, but you will not be able to waiver until the waiver period starts on July 15, 2017.