HEALTH INSURANCE

Health Center, 410-704-2466
TTY: 410-704-3101

Although the Health Center offers high quality primary health care to any registered student, regardless of insurance status, there are times when students need medical services not available at the Health Center. For this reason, all students are strongly encouraged to have health insurance coverage. International students, intercollegiate athletes and health professional students in the Nursing, Occupational Therapy and Physician Assistant programs are required to have insurance.

TU-Sponsored Health Insurance Plan

Towson sponsors a voluntary health insurance plan designed especially for our students. This plan meets all requirements of the Affordable Care Act at a very reasonable price, for students who are not covered by their parents’ plan or another plan. All students on intercollegiate athletic teams, as well as health professions students (nursing, occupational therapy and physician assistant programs), are required to have health insurance. However, we strongly recommend that all students have health insurance to avoid the expense of large, unexpected medical bills. The school-sponsored plan is an excellent value that should be considered by any student needing insurance. It provides primary care services through the university’s Health Center, as well as coverage for prescription medications, hospitalization, emergency care, diagnostic tests, and referrals to a large network of participating specialists. Billing statements will not reflect the cost of the insurance. Enrollment for U.S. citizens and Permanent Residents is handled directly through the insurance company and can be done online (see the Student Health Insurance link on the Health Center website). Undergraduates must be taking at least 9 units to be eligible for this plan. Should a student withdraw from the university after 31 days or more of active class attendance, coverage will remain intact for the policy year. Any questions regarding coverage should be directed to the Health Center, 410-704-3703. See Health Insurance under Health Services, Student Life and Campus Services or visit the Health Center website, www.towson.edu/healthcenter. (http://www.towson.edu/healthcenter)

Mandatory Health Insurance Policy For International Students

All international students on F, J or any other non-employment-related visa status are required to have health insurance that meets the university’s minimum standards. These students are automatically enrolled in the university-sponsored health insurance plan. The insurance charge will be reflected on your financial account. Although this insurance is mandatory, students with their own insurance who want an exemption (waiver) from the school plan must submit an online waiver application as soon as they arrive at Towson, which verifies that their insurance coverage meets the university’s minimum standards. Applications for a waiver must be completed online by the waiver deadline of the student’s first term at Towson and each fall term thereafter. Waiver deadlines are September 15 for fall term, February 15 for spring term and June 15 for summer term. For information about school-sponsored insurance, Towson’s mandatory insurance policy for international students, or the waiver process, visit our website at www.towson.edu/dowellhealthcenter and click on International Students. For assistance with insurance enrollment or the waiver process, schedule an appointment with our Insurance Coordinator. This can be done online through the secure patient web portal (http://Tigerhealth.towson.edu).