## **STUDENT HEALTH POLICY**

MBKU has a strong interest in the sustained health and well-being of all students. The University requires students to carry sufficient accident and health care coverage from a carrier of their choosing because of the potential for unexpected health care expenses while enrolled as students. All students must provide proof of insurance no later than August 1 in order to enroll in Fall Quarter and insurance coverage must be maintained throughout the didactic and clinical phases. The SPAS faculty, Program Director, or Medical Director may not provide medical care for current students, except in dire emergencies.

All California residents are required to have qualifying health insurance coverage throughout the year. Residents who fail to maintain coverage each month, could face a penalty at tax time, unless they qualify for an exemption. Generally, the penalty will be \$850 or more when you file your state income tax return.

There are several ways you can meet this requirement:

- a. You may be covered under your parents' policy
- b. You may be covered through your spouse's policy
- c. You may be covered by Medi-Cal
- d. You may be covered by a policy you have purchased for yourself

**Note:** If you plan on going out of state over summer breaks or on clinical rotations, please make sure that you have adequate coverage. Not all plans can be used outside of California. Insurance coverage is an expense that can be added to your financial aid budget / funding. Contact Financial Aid for more information. In California, you may seek coverage through www.coveredca.com (https://www.coveredca.com) or www.healthcare.gov (https://www.healthcare.gov).

In the course of their clinical training students may be exposed to communicable diseases. In the event of a suspected exposure during a clinical rotation (whether through the rotation or through a personal exposure) a student should be evaluated by a Health Care Provider as soon as possible. The student should notify the Assistant Director of Clinical Education by telephone or email so they are aware of the situation. The clinical emergency phone number is (714)872-5735 and the clinical team email for non-emergency communications is PAclinicaled@ketchum.edu. The student should also inform the Clinical Faculty if they are advised by the Health Care Provider or by the clinical site to suspend participation in clinical activities or if they require further medical evaluation as a result of this exposure. At the discretion of the preceptor and/or in accordance with site policy, students may be asked to remain off-site until they are cleared to return by their medical provider. Students will be required to make up lost time at the discretion of the Assistant Director of Clinical Education and in accordance with ARC-PA standards. Any student at high-risk for airborne exposure without appropriate protection should follow the clinical sites' protocols and policies and as above, promptly notify the preceptor and the Assistant Director of Clinical Education.