

On July 5, 2013, the State of New Jersey repealed long-standing legislation that made it mandatory for full-time students attending New Jersey's colleges and universities to have health insurance. The state preserved the part of the law, however, that requires colleges and universities to offer health insurance for purchase by full-time students.

To ensure Rutgers students have access to comprehensive and affordable health insurance, the university will continue to offer a low-cost student health insurance plan and require that all full-time students who decline this plan to present evidence of health insurance coverage as a condition of enrollment (known as a "hard waiver" process).

Rutgers' decision to maintain the proof of health insurance coverage requirement despite the change in the legislation was made in the best interest of our students and is based on these benefits:

- Uninsured students consume much greater time and resources of the student health and counseling centers
- Unexpected health care expenses cause negative retention
- Many local health care providers require prepayment for services to students without health insurance, resulting in limited access
- Insurance plans with high deductibles and/or co-insurance requirements may result in limited access to health care providers for students
- By requiring health insurance as a condition of enrollment, Rutgers is able to offer health insurance coverage with better benefits at a much lower cost than what is available in the individual, voluntary market

For more information, visit <http://riskmanagement.rutgers.edu/>.

Thank you for your understanding.