

Insurance

Proof of health insurance is required for students enrolled in the Nursing Program and those who participate in athletic activities. Students working in laboratories or shops that require the operation of machinery or equipment that could cause injury in case of malfunction or student error should be covered by medical insurance. Some additional College related activities may require proof of health insurance, which will be requested as needed.

We encourage students needing health insurance to review the Companies licensed to sell health insurance in NH at <http://www.nh.gov/insurance/consumers/healthinscos.htm> to identify a provider that best meets their needs. The list includes companies that could provide either individual health insurance or short term (six months) health insurance. Please note that NCC is providing this link as a resource to our students and it should not be viewed as an endorsement of any of the companies or their plans. To obtain government information on health insurance or to apply visit <https://www.healthcare.gov/get-coverage/>.

Health insurance must meet the following criteria:

- United States based insurance plan;
- Provides the 10 essential health benefits specified in the Affordable Care Act <https://www.healthcare.gov/glossary/essential-health-benefits/>
- Includes access to hospital and physician providers in the area where the student is attending a New Hampshire community college;
- Will remain in effect for the entire semester(s) (except for termination due to the attainment of a maximum age, or other situation resulting in a loss of plan eligibility).

The following plans DO NOT meet the criteria:

- An accident-only policy
- A short-term limited duration health plan that does not meet the requirements of the Affordable Care Act (ACA)
- A ministry sharing plan, even if it is recognized by the ACA
- Any other health benefits program (e.g., a community care program) that is not recognized by the State of NH as being health insurance (or is not a health benefits plan governed by the Employee Retirement Income Security Act of 1974) and does not meet all of the requirements specified above.

Personal professional liability insurance is mandatory for all students in health and human service related programs which include clinical requirements. This may also be required for students in other programs who participate in an off-campus practicum or internship. The rate is approximately \$20 per year. If you already have your own professional liability insurance, you will need to show valid proof of such coverage before you go on affiliation.