All Pharm.D. Students must provide proof of health insurance coverage. Students who do not provide proof of health insurance by the deadline can be administratively dropped from their fall courses. Additionally, they will not be allowed to register for spring classes.

**Where to house documentation:**
Upload proof of health insurance coverage for the 2019-2020 academic year into ELMS between July 1, 2019 and December 31, 2019 – even if your insurance carrier has not changed.
- Please make a copy of your insurance certificate and write 2019 on the copy.
  - If the policy is not in your name (i.e. in your parents or partners name), please write your name on the copy.
- Now create your PDF to upload
- Do not remove old copies of Health Insurance certificates – stack documents in Elms

**Where to find coverage:**
You have a few choices about where you purchase coverage.
- Remain on your parents’ or partner’s plan.
- Purchase an individual health insurance plan through the open market.
- Purchase from the University:
  - Kansas City - based students: [https://www.aetnastudenthealth.com/](https://www.aetnastudenthealth.com/)
  - Columbia - based students: [https://www.aetnastudenthealth.com](https://www.aetnastudenthealth.com)
    - On that page, under “Find Your School”, or if filling out an enrollment form, Columbia-based students should choose University of Missouri Columbia (MU) and not UMKC.
  - Springfield - based students: MSU does not offer a Student Health Insurance plan for domestic students. Springfield-based students have the following options:
    - [UMKC through Aetna](https://www.aetnastudenthealth.com)
    - [http://health.missouristate.edu/students/insurance.htm](http://health.missouristate.edu/students/insurance.htm)

**Cost of Attendance/Budgeting:**
Remember to factor your health insurance into your academic year costs. Keep in mind that your Cost of Attendance already includes "personal expenses" which covers things such as health insurance. The amount of aid you are awarded covers average expenses for those costs.
- Please direct specific financial aid questions to the UMKC Financial Aid Office:
  - [FinAidHospitalHill@umkc.edu](mailto:FinAidHospitalHill@umkc.edu)
  - (816) 235-6783
  - [https://finaid.umkc.edu/health-professional/](https://finaid.umkc.edu/health-professional/)