
Higher Education Committee

ESB 5925

Brief Description: Regarding insurance for higher education students participating in study or research abroad.

Sponsors: Senators Shin, Kastama, Jacobsen, Berkey, Hobbs, Franklin, Hargrove and Kohl-Welles; by request of University of Washington.

Brief Summary of Engrossed Bill

- Authorizes institutions of higher education to require students to purchase insurance as a condition of participating in a study or research abroad program, unless the student already has insurance coverage for expenses incurred as a result of injury, illness, or death sustained while participating in the study or research abroad.

Hearing Date: 3/20/09

Staff: Cece Clynch (786-7195)

Background:

Institutions of higher education (institutions) may make any type of insurance available for regents, trustees, and students. The premiums for the insurance are paid by the assenting regents, trustees, or students. The institutions may also make liability insurance available for their employees, with premiums paid by the institutions. At public four-year institutions, the governing boards may make available and pay the costs of health benefits for graduate students holding graduate service appointments.

A number of students choose to participate in studies and research outside the United States. Some of these study or research abroad activities and student exchanges are administered by the institutions themselves while others are sponsored by independent organizations or the federal government. Many of the independent providers require proof of health insurance as a condition of participation. While many Washington institutions strongly encourage students to review

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their insurance coverage before participating in these overseas programs, they are not specifically authorized to require insurance coverage.

Summary of Bill:

As a condition of participation in study or research abroad programs that are sponsored, arranged, or approved by an institution, the governing board of the institution may require its students to purchase approved insurance that will provide coverage for expenses incurred as a result of injury, illness, or death, if the student does not already have adequate insurance. The institution may bear all or part of the costs of the insurance.

Appropriation: None.

Fiscal Note: Available.

Effective Date: The bill takes effect 90 days after adjournment of the session in which the bill is passed.