

HEALTH INSURANCE

1. CNM does not provide students with health/accident insurance. The student is strongly encouraged to maintain health/accident insurance. This means that expenses incurred by the student, e.g., hospitalization, physician's fees, x-rays, would be the responsibility of the student, not the school. The Student Health Center can provide for many of the under or uninsured student's individual needs.
2. CNM provides liability insurance for students. Students should not be practicing independently the skills learned in the program outside of those activities scheduled in conjunction with the academic programming. Students do not need, and are actively discouraged, from purchasing individual malpractice insurance.
3. Students are NOT considered employees of any agency while they are students. Agencies to which students are assigned do not provide any insurance for students. Injuries/illnesses occurring at or related to performance at an off-campus site are, at least initially, the financial responsibility of the student. Examples of such situations include, but are not limited to, the following:
 - back injury related to lifting and moving
 - an infectious disease contracted from a patient or client
 - injuries sustained from auto accident while traveling to or from off campus sites
 - injuries inflicted by patients or clients
 - needle stick or other blood borne pathogen exposure