

Student Long-Term Disability Income Insurance

Medical student disability insurance protects students from possible financial disaster. Most medical students do not earn an income but instead are accumulating high educational debt. A student that suffers a disability may never realize sufficient income to repay that debt. **While the University Of Missouri School Of Medicine does not require students to obtain this type of insurance, it may be wise to educate yourself by contacting a professional to see if it makes sense for you.** Purchasing a policy while still in medical school presents tremendous advantages that can save students money after graduation and provide the peace of mind necessary to focus on the demands of a career in medicine.

Advantages of purchasing a medical student disability policy:

1. Rates are based on age– the younger a person is when the policy is purchased, the less expensive it will be.
2. A person's health status effects eligibility and premiums – obtaining insurance at a younger age may protect the policy holder from the difficulties of securing a policy later in life when other health issues may affect insurability.
3. Medical students may be able to purchase up to \$3,000/month of benefit.
4. When your income increases post-medical school you may have the opportunity to increase your policy regardless of your health status.

The following is a list of group or individual disability insurance plans for you to consider. You may also be able to find other options by contacting your local agent or other insurance brokers.

[AMA Insurance](#)

[Northwestern Mutual](#)