**International Student Health Insurance UPPS No. 07.09.04**

**Issue No. 6**

**Effective Date: 01/04/2022**

**Next Review Date: 04/01/2026 (E4Y)**

**Sr. Reviewer: Director, Student Health Center**

**POLICY STATEMENT**

*Texas State University is committed to maintaining compliance with mandatory health insurance requirements.*

**01. BACKGROUND**

01.01 The purpose of this policy is to establish procedures that require all registered Texas State University international students with non-immigrant visas to secure health insurance coverage as a condition of enrollment.

01.02 Texas State international students are required to obtain coverage under the designated international student health insurance policy or apply for a waiver and present acceptable proof of other comparable and adequate health insurance coverage, as described in Section 07.01. International students must maintain continuous health insurance coverage from the time of enrollment to the time of completion of their degree program at Texas State or until transfer to another institution of higher education.

01.03 Texas State international students must maintain continuous health insurance coverage during periods when they have temporarily withdrawn from the university or are not enrolled in classes but are involved in academic activities such as resolving “incompletes” or participating in required internships or practical training prior to completion of studies. International students who temporarily withdraw from the university or are not enrolled in classes should contact International Student and Scholar Services. It is strongly recommended that international students who remain in the United States in a non-immigrant status after completion of their studies at Texas State maintain continuous health insurance coverage, including medical evacuation and repatriation coverage.

**02. INTERNATIONAL STUDENTS AFFECTED BY INSURANCE REQUIREMENT**

02.01 All enrolled international students with non-immigrant F-1 and J-1 visaclassifications are subject to the mandatory health insurance requirement.

02.02 International students with a J-1 visa classification are required by federal regulation to have insurance for their spouse and dependents that meets the criteria specified in Section 04.01.

02.03 International students with employer-sponsored health insurance must purchase an insurance rider that provides a minimum coverage of $25,000 for repatriation of remains and $50,000 for expenses associated with medical evacuation to the student's home country.

**03. NOTICE OF INSURANCE REQUIREMENT**

03.01 The Office of Undergraduate Admissions and The Graduate College are responsible for entering the appropriate visa code into the student record file at the point of application. International Student and Scholar Services will notify prospective F-1 and J-1 international students of the requirement for health insurance upon acceptance and in appropriate university publications, websites, and programs.

03.02 International Student and Scholar Services will monitor international students with J-1 visa classifications to ensure their spouses or dependents, classified as J-2 dependents, who reside or will reside in the United States, have adequate insurance to meet the requirements established in Section 04.01.

**04. INTERNATIONAL STUDENT INSURANCE WHEN ATTENDING TEXAS STATE FOR MORE THAN ONE SEMESTER**

04.01 The Student Health Center, either independently or in conjunction with The Texas State University System, will obtain a health insurance plan that is competitively priced and is compliant with any applicable federal or state requirements for minimum coverage or individual benefits.

Insurance coverage must also include repatriation of remains in the amount of at least $25,000 and medical evacuation to the student's home country in the amount of at least $50,000. The deductible amount is not to exceed $500 per policy year.

**05. INTERNATIONAL STUDENT INSURANCE WHEN ATTENDING TEXAS STATE FOR ONE SEMESTER OR LESS**

05.01 International students attending Texas State for one semester or less are required to purchase student health insurance that meets the same coverage requirements included in the university’s designated international student health insurance plan.

**06. COMPLIANCE WITH THE INTERNATIONAL STUDENT HEALTH INSURANCE REQUIREMENT**

06.01 International Student and Scholar Services will send email notices to international students each semester about health insurance enrollment periods and instructions for purchasing the approved health insurance plan or requesting an insurance waiver. Emails will be sent to the student’s Texas State email address.

06.02 Health insurance may be purchased on a semester basis. The health insurance premium will be billed to the student’s account along with tuition and fees. The payment deadlines will be set by Student Business Services. Health insurance cards can be printed or digitally accessed immediately after the coverage period begins.

06.03 International students who fail to submit a request for an insurance waiver with required documents showing proof of acceptable insurance coverage, as set forth in Section 07.01, will have a charge for student health insurance placed on their student account.

06.04 International students seeking a health insurance waiver must provide proof of acceptable insurance coverage, as set forth in Section 07.01, by the enrollment deadline in order to have the student health insurance charge removed from their university account. Students must submit the request for insurance waiver and all insurance documents verifying acceptable insurance coverage to the health insurance administrator. Insurance waivers will not be considered after the enrollment deadline.

**07. PROCEDURES FOR REQUESTING A HEALTH INSURANCE WAIVER**

07.01 International students required by this policy to have health insurance as a condition of enrollment may apply for an online insurance waiver each semester if they can provide proof of coverage with an insurance plan providing at least the minimum coverage specified in Sections 04.01 and 05.01. Acceptable proof of coverage is limited to:

a. the university-endorsed student health insurance plan;

b. government-sponsored plan; or

c. United States employer-sponsored plan.

The amounts of coverage must appear in United States dollars on the proof of coverage provided. The insurance must be underwritten by an insurer with an established record of claims payment in the United States. International students seeking to obtain an insurance waiver must provide the appropriate documentation by the published deadlines using the online waiver system provided by the health insurance administrator.

**08. REVIEWERS OF THIS UPPS**

08.01 Reviewers of this UPPS include the following:

Position Date

Director, Student Health Center April 1 E4Y

Assistant Vice President for April 1 E4Y

International Affairs

Dean, The Graduate College April 1 E4Y

Director, Undergraduate Admissions April 1 E4Y

Director, Student Business Services April 1 E4Y

**09. CERTIFICATION STATEMENT**

This UPPS has been approved by the following individuals in their official capacities and represents Texas State policy and procedure from the date of this document until superseded.

Director of Student Health Center; senior reviewer of this UPPS

Vice President for Student Success

President