

# Mandatory Health Insurance Requirements

Health insurance is *mandatory* at Oklahoma State University for international students.

## Why does OSU require health insurance for international students?

- It is a federal requirement of the Patient and Protection and Affordable Care Act (PPACA)
- Health care can be very costly in the US.
- The US does not have a national health care plan.
- Health services may be restricted if you do not have health insurance.
- As a student you are responsible for the costs of your health care

## Where can I get health insurance?

OSU automatically enrolls you in the OSU student insurance plan when you enroll. The OSU plan meets all federal requirements of health insurers. In addition, the OSU plan has preferred payor status with University Health Services. The staff of UHS can help you with any questions regarding the OSU Student Insurance Plan, but are not able to provide assistance with NON-OSU plans.

## Can I buy insurance instead of the OSU plan?

You can waive the OSU mandatory student insurance plan under the following circumstances and situations:

- You have insurance from a US based employer
- You are sponsored by a governmental or embassy based program that guarantees payment of all medical expenses
- You purchase a plan that equals or exceeds the requirements of OSU. **(Please note, if you purchase an outside plan that does not meet the federally required standards, you will also be automatically enrolled in the OSU plan and it will be billed to your bursar account.**

## What are the OSU insurance requirements?

First, the plan must be sold in the US by a US company. The plan must be fully compliant with the Patient Protection and Affordable Care Act (PPACA). It must also provide minimum standards for medical evacuation to your home country or repatriation to your home country. Additional requirements that must be met:

- Medical benefits of at least \$500,000 per accident or illness
- Evacuation benefits of at least \$10,000
- \$7,500 medical repatriation
- Policy deductible\* does not exceed \$500 per policy year
- The term of the policy should be equivalent to the duration of the individual student's academic program and throughout that academic year.

- Must have coverage for pregnancy as any other illness or injury
- Consistent with the Patient Protection and Affordable Care Act, (PPACA), there are no limits of coverage less than the total medical benefits offered by the plan.
- Must have phone contact within the U.S.
- Preventive health and wellness services covered as defined by the PPACA
- Must not exclude pre-existing conditions for students under 19 years of age
- Prescription medication coverage
- Mental health benefits must be included
- Must have coverage for illness or injury as per PPACA guidelines
- Proof of insurance provided in English and U.S. currency only

**I have a thirty day travel policy. Can I use that if I renew it to cover my time at OSU?**

**NO!** Travel plans do not meet the requirements of PPACA or OSU.

**How long do I have to request a waiver out of the OSU plan?**

To use alternate insurance, students must complete and submit a waiver request no later than the fifth day of classes. If the waiver is approved, a refund credit will be posted to the student's account. Please check your student account to confirm your waiver processing status. If your waiver has been denied, you will receive an e-mail with an explanation for the denial.

**If my waiver is NOT approved, can I appeal?**

NO! All waiver decisions are final.

**I am a graduate student. Do I still need to have insurance?**

YES, you must have insurance. However, if you are a Graduate Teaching Assistant or Graduate Research Assistant you will have the OSU plan provided for you at no cost. Your bursar account will be credited any premium amount entered for health insurance premiums that were previously applied to your account. ALL OTHER INTERNATIONAL GRADUATE STUDENTS WILL BE REQUIRED TO HAVE INSURANCE.

**If I begin my graduate study in fall semester but I do not obtain a graduate assistantship until the spring semester, will I get a refund for spring/summer semester insurance which I already paid in the fall semester?**

YES, newly appointed G.T.A or G.R.A. may request a refund through UHS.

**What are the dates of coverage for the policy and when does it begin?**

The coverage date varies from year to year and semester to semester, please check the insurance policy information found at [www.okstate.edu/UHS](http://www.okstate.edu/UHS) for specific effective dates.

## **Do Exchange Students need the OSU insurance?**

YES! Exchange students will have the same insurance requirements as degree seeking students. However UHS will have semester policies available for those exchange students who attend OSU for one semester only.

\*In an insurance policy, the **deductible** is the amount of expenses that must be paid out of pocket before an insurer will pay any expenses