

## **Guidelines for Northwestern State University International Health Insurance and Waiver**

The purpose of the guidelines are to ensure students are enrolled in a health insurance plan that will meet the requirements set by the university. All international students (who are in the U.S. on a non-immigrant F-1 or F-2 visa) enrolled at Northwestern State University will be required to have health insurance.

Ensuring that during each semester or term in which an International Student is enrolled in the institution, the International Student:

- is enrolled in Northwestern State University sponsored Student Insurance Plan (NSU SHIP) at the institution; or
- is enrolled in coverage that meets the Health Care Coverage and Evacuation/Repatriation Coverage requirements set forth in the guidelines; or
- has a valid waiver granted by the institution exempting the International Student from compliance with the coverage requirements.

### **Sec. 2 International Students alternate health insurance coverage must meet the following minimum requirements:**

1. Dates of coverage must meet or exceed the requirement for the school semester. Fall semester is August 1 to December 31 and Spring/Summer is January 1 to July 31
2. Contains no exclusions for pre-existing conditions
3. Imposes a deductible that does not exceed \$500 or less deductible per condition
4. Covers 100% of preventative care
5. Coverage for testing and treatment of infectious diseases including COVID-19
6. Co-insurance must not exceed 25% of the covered benefits per accident or illness
7. Imposes no provisions for co-insurance that exceed 25% of the covered benefits per accident or illness
8. Proof of expenses associated with the medical evacuation of the insured to the insured's home country of no less than \$50,000
9. Proof of Repatriation expenses of a deceased individual in the amount of no less than \$25,000

**2.1** For purposes of the Health Care Coverage and Evacuation/Repatriation Coverage requirements established by this University, an International Student is an individual who is enrolled at Northwestern State University, entered into the Student and Exchange Visitor Information System (SEVIS); and present in the U.S. on a non-immigrant visa status of F1 and F2.

(b) Non-compliant Plans. Short Term Limited Duration Plans and so called "travel plans," or other similar health plans created expressly for the purpose of providing coverage to International students and/or non-immigrant visa holders do not meet the requirements for Health Care Coverage.

### **2.2 Medical evacuation and repatriation requirements:**

- (a) Repatriation expenses of a deceased individual in the amount of no less than \$25,000; and
- (b) Expenses associated with any required medical evacuation of an individual to the individual's home country payable in an amount of no less than \$50,000.

### **Sec. 3 Enrollment in MSU SHIP as Default Requirement**

**3.1** Midwestern State University shall adopt a process, which shall include a mechanism for automatic enrollment, designed to ensure that during each semester or term in which an International Student is enrolled as a student, the International Student is also enrolled as a participant in the Health Care Coverage and/or Evacuation/Repatriation Coverage offered through the MSU SHIP Plan unless the institution has granted the International Student a waiver. **Documentation must be presented by the 12<sup>th</sup> class day each semester.**

**3.2** Each International Student shall be assessed a Student Premium Fee sufficient to cover the cost of the MSU SHIP coverage.

### **Sec. 4 Waiver consideration you must meet one of the following criteria:**

**4.1** International Students will be automatically enrolled in the mandatory insurance plan and charges will be applied to their billing statements. The university shall grant a waiver to an International Student for any semester of enrollment in which the student has established that the student is:

- (a) Eligible for, and enrolled as, a participant in the MSU Employee Group Health Plan coverage; or
- (b) Able to establish that the student has coverage that is backed by the full faith and credit of the government of the exchange visitor's home country; or
- (c) Sponsored by the US Government or another sponsoring entity that has guaranteed payment of all health expenses and repatriation and evacuation expenses in writing; or
- (d) Able to establish that he or she is enrolled in Health Care Coverage and/or Evacuation/Repatriation Coverage through another source that meets the requirements defined by the university; or
- (e) Enrolled exclusively in distance learning class at the institution.

**4.2** Evacuation/Repatriation Coverage. An International Student granted a waiver under Subsections 5.1(a) or 5.1(d) that does not include the Evacuation/Repatriation Coverage requirements described in Subsection 3.2 shall be automatically enrolled in MSU SHIP Evacuation/Repatriation Coverage as required by Section 4.

**4.3** The waivers will be submitted electronically and will be subject for review internally or by a 3<sup>rd</sup> party.

Following the waiver submission:

(a) If the waiver request is complete and the coverage meets the minimum requirement including sufficient medical evacuation/repatriation coverage the student health insurance plan fee is waived in full.

(b) If the waiver request is complete and the policy does not meet the requirements the fee remains on the billing statements.

(c) If the waiver request is incomplete or the policy does not meet the requirements, a notification email will be sent to notify the ineligibility for a waiver.

## **Sec. 5 Mid-Semester Loss of Coverage; Enforcement Requirements**

**5.1** The University requires an International Student to promptly report any loss of Health Care Coverage and/or Evacuation/Repatriation to the Office of International Students. In the event there is a loss of coverage the SHIP insurance will be added to the student account.

### **Definitions**

Essential Minimum Benefits: A comprehensive package of benefits and services that must be included in a compliant health care plan including:

- Ambulatory patient services
- Emergency services
- Hospitalization (such as surgery)
- Pregnancy, maternity, and newborn care (care for a mother and baby before and after the baby is born)
- Mental health and substance use disorder services, including behavioral health treatment including counseling and psychotherapy)
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive and wellness services and chronic disease management

Preventive health services that must be offered to participants in health coverage with no out of pocket costs to the plan enrollee including:

- Evidenced-based items or services that have in effect a rating of "A" or "B" in the current recommendations of the United States Preventive Services Task Force (USPSTF) with respect to the individual involved;

- Immunizations for routine use in children, adolescents, and adults that have in effect a recommendation from the Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control and Prevention (CDC) with respect to the individual involved;
- If the participant is an infant, child, or adolescent, evidence-informed preventive care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration (HRSA); and
- If the participant is a female, evidence-informed preventive care and screening provided for in comprehensive guidelines supported by HRSA, to the extent not already included in certain recommendations of the USPSTF.

Short Term Limited Duration Plans Health insurance coverage provided pursuant to a contract with an issuer that has an expiration date specified in the contract (taking into account any extensions that may be elected by the policyholder without the issuer's consent) that is less than 12 months after the original effective date of the contract. Such plans include policies for foreign students studying for only one or two semesters in the U.S.