

UNIVERSITY OF HOUSTON SYSTEM
ADMINISTRATIVE MEMORANDUM

SECTION: Student Affairs

NUMBER: 05.A.02

AREA: Tuition and Fees

SUBJECT: F and J Visa International Student Health Insurance Requirements

1. PURPOSE

The purpose of this policy is to ensure that all international students with an “F” or “J” visa status are enrolled in the UHS-endorsed Student Health Insurance Plan or are enrolled in coverage that meets or exceeds the requirements of this policy.

2. POLICY

International students with “F” or “J” visa status are required to be covered under the UHS Student Health Insurance Plan or have equivalent health insurance coverage, regardless of the number of credit hours taken. At the time of registration, the student will automatically be enrolled in the mandatory UHS-endorsed [Student Health Insurance Plan \(SHIP\)](#) and will be charged for the coverage period on their student financial account.

It is the responsibility of F and J visa international students with an Authorized Medical Withdrawal or a SEVIS Authorized Reduced Course Load to carry health insurance that is equivalent to that offered by the UHS Student Health Insurance Plan.

Each UHS University shall establish guidelines to ensure compliance with the mandatory health insurance requirements. These guidelines shall include a process that requires automatic enrollment in SHIP for students in F or J visa status. A student may receive a waiver of this requirement if the student’s alternative coverage meets the requirements outlined in this policy.

3. DEFINITIONS

3.1. Co-insurance: A percentage of an eligible expense that the Covered Person is required to pay toward a Covered Expense.

3.2. Coverage Period: The period of time for which a health insurance policy provides coverage.

3.3. Deductible: The dollar amount of Covered Expenses that must be incurred as an out-of-pocket expense by each Covered Person on a policy term basis before benefits are payable under the policy.

- 3.4. International Student: For purposes of this policy, an international student is defined as a student in F or J visa status who is enrolled at one of the UHS Universities.
- 3.5. Medical Evacuation Coverage: Benefit that provides for transportation to the student's home country in the event of a serious medical illness requiring extensive medical care.
- 3.6. Repatriation Coverage: Benefit that provides payment in the event of death, for preparation and transportation of the remains to the student's home country.
- 3.7. UHS University: The University of Houston, the University of Houston - Clear Lake, the University of Houston - Victoria, and the University of Houston - Downtown.

4. SUPPORT INFORMATION

- 4.1. It is the responsibility of each student to inform the University of their current visa status. Visa status changes that may affect or reverse a student's waiver or enrollment in the mandatory SHIP must be posted to the student's university account no later than the semester waiver deadline.
- 4.2. A student enrolled in an approved distance education program and is residing outside of the United States for the full coverage period should have their student account updated prior to semester waiver deadline to avoid being charged.
- 4.3. It is the responsibility of each international student who obtains a waiver to report any lapse of such coverage to the university immediately.
- 4.4. It is the responsibility of each international student to meet university payment deadlines. The university should not be responsible for any late fees, penalties or dropped classes that may occur due to a student's failure to render acceptable payment prior to the university's payment deadline.

5. PROCEDURES

5.1. International Student Waiver Qualifications

An international student may request a waiver of this mandatory health insurance fee in the following instances with proof of acceptable alternate insurance.

- 5.1.1. The student is sponsored by the U.S. government, by a foreign government recognized by the U.S., or by certain international, government-sponsored or non-governmental organizations, and the sponsor has provided a plan equivalent to the SHIP or a letter guaranteeing payment of all health care expenses.

- 5.1.2. The student is enrolled in a verifiable employer-provided group health plan that is equivalent to the SHIP.
- 5.1.3. If medical evacuation and repatriation that equals the amounts as compared to the SHIP are not included in an otherwise acceptable policy, a rider must be purchased.

5.2. International Student Waiver Process

In order to be approved for a waiver of enrollment in the mandatory SHIP, an alternate health coverage must meet or exceed the requirements as set forth below in Section 6 and be submitted each coverage period/semester by the waiver deadline date.

- UHS University Students: The waiver deadline is the official reporting/census day as posted on the Academic Calendar.
- Language and Culture Center Students: The waiver deadline dates are posted at <https://lcc.myahpcare.com/waiver>.

6. MINIMUM REQUIREMENTS

- 6.1. International students that are subject to this policy must have health and medical evacuation/repatriation coverage that meets or exceeds the requirements below.
 - 6.1.1. Medical/preventative care benefits equivalent to the UHS-endorsed Student Health Insurance Plan with no annual limits.
 - 6.1.2. Contains no exclusions for pre-existing conditions.
 - 6.1.3. Imposes no provisions for co-insurance that exceed 25% of the covered benefits.
 - 6.1.4. Medical evacuation coverage amount is no less than \$50,000.
 - 6.1.5. Repatriation coverage amount is no less than \$25,000.
- 6.2. International students that are subject to this policy must have health and medical evacuation/repatriation coverage that meets or exceeds the following SHIP coverage periods:

6.2.1. UHS Universities' Academic Programs

- Fall: August 1st – December 31st
- Spring/Summer: January 1st – August 31st
- Summer Only: June 1st – August 31st

6.2.2. Language and Culture Center (LCC)

For LCC Check-In and Graduation dates, visit

<https://uh.edu/class/english/lcc/future-students/learn-about-dates-and-costs/>.

- Fall: Fall Check-In Day – Fall Graduation Day
- Spring: Spring Check-In Day – Spring Graduation Day
- Summer: Summer Check-In Day – Summer Graduation Day
- Summer II: Summer II Check-In Day – Summer II Graduation Day

- 6.3. International “J” Student Visa Holders must have a policy whose deductible does not exceed \$500 annually.
- 6.4. International “F” Student Visa Holders must have a policy whose deductible does not exceed \$1,500 (individual)/\$3,000 (family) annually.
- 6.5. Individual plans, travel plans, or plans that require individuals to pay for treatment before being reimbursed will NOT be accepted for waiver approval.

7. REVIEW AND RESPONSIBILITY

Responsible Party: Vice Chancellor for Student Affairs

Review: Every five years

8. APPROVAL

Approved: /Diane Z. Chase/
Senior Vice Chancellor for Academic Affairs

 /Paul Kittle/
Vice Chancellor for Student Affairs

 /Renu Khator/
Chancellor

Date: May 4, 2024