



# UNIVERSITY OF NORTH FLORIDA

Policy Number	Subject	Effective Date	Revised Date
8.006P	<del>Minimal Standards for International Students</del> <u>Health Insurance Coverage for International Students</u>	5/5/2003	<del>4/22/2019</del>
<b>Responsible Unit/Division:</b> Academic Affairs/ Medical compliance			
<input type="checkbox"/> New Policy Proposal <input checked="" type="checkbox"/> Major Revision of Existing Policy <input type="checkbox"/> Minor/Technical Revision of Existing Policy <input type="checkbox"/> Reaffirmation of Existing Policy			

## I. OBJECTIVE & PURPOSE

~~Create a policy~~ To describe the requirement updated minimal standards for International health insurance coverage for international students. ~~that complies with the Board of Governors (BOG) Regulation 6.009 Admission of International Students to State University System Institutions, Section 2.~~

## II. STATEMENT OF POLICY

All international students with a visa status of F or J prior to registration must provide proof of health insurance. They may purchase the UNF sponsored policy or opt to purchase an alternate comparable policy as long as the policy meets the minimal requirements set by the Board of Governors. No international student in F or J non-immigrant status shall be permitted to register, or to continue ~~enrollment, at a university~~ without providing documentation demonstrating that the student, and in the case of J visa holders, that their accompanying spouse and dependents have adequate medical insurance coverage for illness or accidental injury.

**III. STATEMENT OF PROCEDURES - JC Comment, suggest the procedures be a link rather than described since the specifics can change and we don't want to go through re-approval for changes which are out of our control.**

No international student in F or J non-immigrant status shall be permitted to register, or to continue enrollment, at a university without demonstrating that the student, and in the case of J-visa holders, that their accompanying spouse and dependents have adequate medical insurance coverage for illness or accidental injury and which includes the following minimum requirements:

Commented [CJ1]: Moved to policy statement section.

- (a) Coverage Period: Policies must provide, at a minimum, continuous coverage for the entire period the insured is enrolled as an eligible student, including annual breaks during that period. Payment of benefits must be renewable;
- (b) Basic Benefits: Room, board, hospital services, physician fees, surgeon fees, ambulance, outpatient services, and outpatient customary fees must be paid at 80% or more of usual, customary, reasonable charge per accident or illness, after deductible is met, for in-network, and 60% or more of usual, customary, and reasonable charge for out-of-network providers per accident or illness;
- (c) Inpatient Mental Health Care: Must be paid at 80% in-network or 60% out-of-network of the usual and customary fees with a minimum 30-day cap per benefit period;
- (d) Outpatient Mental Health Care: Must be paid at 80% in-network or 60% out of network of the usual and customary fees for a minimum of 30 (preferably 40) sessions per year;
- (e) Maternity Benefits: Must be treated as any other temporary medical condition and paid at no less than 80% of usual and customary fees in-network or 60% out of network;
- (f) Repatriation: \$25,000 (coverage to return the student's remains to his/her native country);
- (g) Medical Evacuation: \$50,000 (to permit the patient to be transported to his/her home country and to be accompanied by a provider or escort, if directed by the physician in charge);
- (h) Deductible: Maximum of \$50 per occurrence if treatment or services are rendered at the Student Health Center; maximum of \$100 per occurrence if treatment or services are rendered at an off-campus ambulatory care or hospital emergency department facility;
- (i) Minimum coverage: \$100,000 for covered injuries/illnesses per accident or illness per policy year;
- (j) Insurance Carrier must, at a minimum, meet the rating requirements specified in Part 62.14(d) of Title 22 of the Code of Federal Regulations;

- (k) Policy must not unreasonably exclude coverage for perils inherent to the student's program of study;
- (l) Claims must be paid in U.S. dollars payable on a U.S. financial institution;
- (m) Policy provisions must be available from the insurer in English.