

Office of International Students and Scholars
Health Insurance Policy – Updated June 2019

1. Introduction

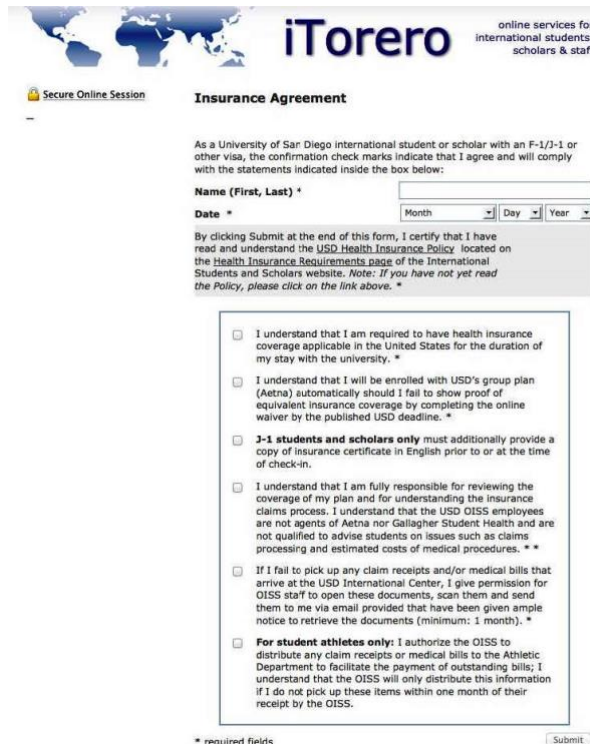
All international students at USD are required to obtain health insurance coverage during their tenure at USD. To fulfill this health insurance requirement, students have two options: ENROLL in the USD International Health Insurance plan, coordinated through USD’s provider Gallagher Student Health or WAIVE this plan with their own comparable coverage. Please refer to Part 4: “Exceptions & Special Cases” for more information.

2. Process for New Students

All new, incoming international students must demonstrate coverage on or before their arrival, either via the USD international health insurance plan or by waiving with their own comparable coverage. See “waiving the USD International Health Insurance Plan” below.

If students fail to demonstrate coverage upon their arrival, they will be enrolled in the USD international health insurance plan. J-1 students (undergraduate, Law, and MBA) should communicate their health insurance intentions to their USD program advisor. F-1 students are expected to communicate their intentions to the Office of International Students and Scholars on or before their arrival.

All new, incoming international students sign an insurance agreement upon completing their immigration check-in with the Office of International Students and Scholars – see below.



The screenshot shows the iTorero online services portal for international students, scholars, and staff. The page is titled "Insurance Agreement" and includes a "Secure Online Session" indicator. The form contains the following fields and instructions:

- Name (First, Last) ***: A text input field.
- Date ***: A date selection field with dropdown menus for Month, Day, and Year.

Below the form, there is a disclaimer: "As a University of San Diego international student or scholar with an F-1/J-1 or other visa, the confirmation check marks indicate that I agree and will comply with the statements indicated inside the box below:"

By clicking Submit at the end of this form, I certify that I have read and understand the [USD Health Insurance Policy](#) located on the [Health Insurance Requirements page](#) of the International Students and Scholars website. *Note: If you have not yet read the Policy, please click on the link above. **

The main content of the agreement is a list of six items, each with a checkbox:

- I understand that I am required to have health insurance coverage applicable in the United States for the duration of my stay with the university. *
- I understand that I will be enrolled with USD's group plan (Aetna) automatically should I fail to show proof of equivalent insurance coverage by completing the online waiver by the published USD deadline. *
- J-1 students and scholars only** must additionally provide a copy of insurance certificate in English prior to or at the time of check-in.
- I understand that I am fully responsible for reviewing the coverage of my plan and for understanding the insurance claims process. I understand that the USD OISS employees are not agents of Aetna nor Gallagher Student Health and are not qualified to advise students on issues such as claims processing and estimated costs of medical procedures. * *
- If I fail to pick up any claim receipts and/or medical bills that arrive at the USD International Center, I give permission for OISS staff to open these documents, scan them and send them to me via email provided that have been given ample notice to retrieve the documents (minimum: 1 month). *
- For student athletes only:** I authorize the OISS to distribute any claim receipts or medical bills to the Athletic Department to facilitate the payment of outstanding bills; I understand that the OISS will only distribute this information if I do not pick up these items within one month of their receipt by the OISS.

At the bottom of the form, there is a "* required fields" label and a "Submit" button.

3. Process for Continuing Students

All coverage choices for continuing international students must be evaluated on a yearly basis, consistent with USD's academic year period. Those enrolled in the USD International Health Insurance Plan in the previous year will be automatically enrolled for the following academic semester, if the student is enrolled in classes.

Those who waived the USD plan with comparable coverage must submit a new online waiver form at the start of each academic year. Students who choose to waive the USD health insurance requirement must do so at the start of each academic year (or their first semester at USD if starting in the Spring). Without submitting the online health insurance waiver each year, USD cannot waive the health insurance fee. Therefore, students who fail to submit the waiver by the posted deadline will be automatically enrolled and billed at the current rate via their USD student account.

4. Waiving the USD International Health Insurance Plan

Students may choose to waive the USD health insurance requirement with a comparable insurance plan only if this plan meets the provisions below. F-1 students are subject to an online waiver verification process and J-1 students must submit the online waiver and a copy of their insurance certificate.

F-1 Requirements:

- Effective throughout the semester and renewable for continuous coverage
- Minimum dollar coverage of \$100,000 per illness or injury
- Include outpatient care (doctor visits, outpatient surgery, etc.)
- Include hospitalization
- Repatriation for at least \$25,000
- Medical evacuation for at least \$50,000

Services should also include, but aren't limited to:

- Preventive and non-urgent care
- Emergency care
- Surgical care
- Inpatient and outpatient hospitalization
- Lab work
- Diagnostic x-rays
- Physical therapy
- Chiropractic care
- Prescription drugs
- Mental health and substance abuse treatment

Non-comparable health plans include:

- Those that only provide emergency services
- International plans (includes plans not filed in the US)
- Travel insurance plans
- Health care sharing plans
- Plans from insurance companies not located within the United States
- Prescription discount plans

J-1 Requirements:

- Effective throughout the semester and renewable for continuous coverage
- Minimum dollar coverage of \$100,000 per illness or injury
- Include outpatient care (doctor visits, outpatient surgery, etc.)
- Include hospitalization
- Repatriation for at least \$25,000
- Medical evacuation for at least \$50,000
- Cost of deductible, if any, does not exceed \$500 per accident or illness

5. Cost of Coverage

We recognize that health insurance adds additional unanticipated costs for students, however the value in health safety provided by the USD international health insurance plan protects students' interests while here in the United States. Rates for each year are determined during the Summer, based on insurance quotes. Rates are posted prior to the start of each Fall semester.

6. Refunds

Should students decide to change their coverage after enrollment, a refund may be possible prior to the posted waiver deadline. USD is unable to issue refunds for the current semester period after this deadline.

7. Exceptions & Special Cases

- Other Visa Types:* U.S. permanent residents and individuals on visas that are employment based and do not permit full time study (H visa, L visa, O visa, TN visa, etc.) are not eligible to enroll in the USD International Health Insurance plan. Note that international students on student visas that transition to a permanent resident card become ineligible for the USD international health insurance plan in the term immediately following the term in which their permanent residency is confirmed. At that time, permanent resident students may choose to enroll in USD's domestic student health insurance plan.
- Student Athletes:* Student athletes participating in club or NCAA sports are NOT eligible to waive the USD health insurance requirement and therefore must enroll in the USD International Health Insurance Plan, which includes special provisions for athletes.
- Study Abroad Students:* Students enrolled in the USD international health insurance will remain enrolled during their study abroad program to maintain continuous coverage unless a waiver is completed by the semester's waiver deadline.

If in the past you waived the USD health insurance with your own coverage, you are responsible for submitting the online waiver form for the current academic year.

- Students with Embassy-Sponsored Plans:* Students with embassy/cultural mission-sponsored health insurance plans are not required to complete the online waiver but must provide the OISS a copy of a financial guarantee or embassy insurance card at time of immigration check-in. If the embassy cannot furnish a financial guarantee before the published waiver deadline, the student must submit the online waiver form or enroll in the USD international health insurance plan.
- Adjustments:* If a student is enrolled in the annual plan and decides to waive at the start of the Spring semester, the student must contact the OISS prior to the start of the new insurance period to adjust coverage.

- f. *Pregnancy*: The USD international health insurance covers prenatal care and childbirth. Note that there are treatment and medical care limits for the baby once born, but the policy will cover the first 30 days of birth. If the parent wishes to have the baby covered after those 30 days, the child must be enrolled within the first 30 days of birth and paid coverage automatically begins on date of birth. However, OISS strongly recommends that students decide on or before the date of birth.
- g. *Coverage while on OPT*: Having health insurance on OPT is highly recommended, however, it is optional based on federal regulations. USD offers a direct enrollment insurance plan coordinated through Gallagher Student Health for OPT students, these plans are available during their OPT year only. For details and enrollment information click [here](#).

Individuals on OPT are no longer active USD students and therefore cannot be seen at the Health Center or receive formal referrals to avoid deductibles. This means these students are subject to the per policy year deductibles when accessing health care services.

- h. *Leave of absence*: If a student takes a leave of absence or their immigration status is terminated, it is the student's responsibility to connect with the OISS advisor to update the health insurance coverage accordingly.
- i. *J-1 Scholars*: Scholars who wish to enroll in the USD international health insurance plan may do so. However, scholars (and their dependents) are not considered students and therefore they cannot be seen at the Health Center or receive formal referrals. This means they are subject to the \$300 in-network policy year deductible and \$600 out-of-network policy year deductible. Their health insurance fees are billed as an invoice, paid at the USD Cashier's Office via cash or check only.