

## Health Insurance Requirement for International Students (AP-01-206)

UW-River Falls Administrative Policy

Policy ID: AP-01-206

Effective: November 2, 1998

Revision: November 1, 2016

Review: 3 years

Health Insurance Requirement for International  
Students

Maintained by: Provost

Approved by: Chancellor

Next Review Date: November 2019

### Policy

This policy describes the rationale for requiring health insurance for international students and their dependents and the procedure by which this policy is to be implemented.

### Authority

The UW-River Falls Chancellor issues this policy in accordance with the Administrative Policy process. The ACBF is responsible for the administration of this policy.

### Sanctions and Appeals Process

Failure to adhere to the provisions of this policy may result in appropriate disciplinary action as provided under existing procedures applicable to students, faculty, and staff, and/or civil or criminal prosecution.

### Procedure

All International students (J-1 and F-1 Visa holders) and scholars (J-1 Visa holders) and their dependents, all hereby referred to as "participants," are required to purchase and have in force the UW System negotiated International Student Injury and Sickness Insurance Plan. Premiums for this plan shall be placed on each participant's University bill. Premium payments will be made by the University directly to the contracted insurance carrier.

It is critical that adequate insurance be maintained. University staff does not have the training, expertise, time, or resources to evaluate numerous and disparate policies, either domestic or international, to determine adequacy of coverage as compared to the UW System policy.

Exceptions to the requirement that international students and their dependents have UW System Health Insurance coverage upon enrollment will not be granted to individual students. Only organizations or agencies with which the University has received a third-party guarantee will be given consideration. The organizations or agencies need to purchase the insurance for the participants to ensure that coverage is maintained. Exceptions will be made only when the alternative coverage is comparable to or exceeds that offered by the UW System. The insurance company must also have a U.S. address for claims to be sent and processed, including a U.S. based phone number and contact information for patients and providers to call and check on claims status, receive information, and have questions answered about the plan (in English).

A waiver will be granted for plans through organizations which have a waiver agreement with the SHIP (Student Health Insurance Plan) through UW-Madison and/or have been vetted through the UW System Office of Risk Management. At UWRF, exceptions will be reviewed by the Executive Director of the Office of International Education (or designee), the Director of Student Health Services (or designee), and the Campus Risk Manager. The Executive Director of the Office of International Education (or designee) will convene and chair the review meeting within 30 days of receiving the request to consider a non-UW-System insurance policy, and submit a decision in writing based on objective measures as to whether a waiver will be granted within that time frame. A request for review will be accepted no later than 60 days before the beginning of a term. The review group will use an objective rubric of measures to ascertain whether a plan is comparable or exceeds coverage offered by the UW System, such as capitations/maximums, deductibles/copays/coinsurances, exclusions, limitations, provider networks, etc. The UWRF Office of International Education will maintain a list of organizations which have a waiver agreement with UWRF. These agreements will be reviewed annually. International students from these organizations will provide copies of their insurance cards to UWRF International Student Services at the beginning of each semester.

This policy applies to all continuing and newly admitted international students.

### **University Responsibilities**

This policy will be carried out through the UWRF Office of International Education, with support and assistance from UWRF Student Health Services, UWRF Risk Management, and other offices as deemed necessary.

### **Department/Unit Responsibilities**

Refer to Procedure

### **Background**

Insurance for international students, scholars, and their dependents is governed by two federal regulations. According to the United States Information Agency (USIA) 22 CFR 514.14 Exchange Visitor Program Insurance Coverage, J-1 principal and J-2 dependent nonimmigrants in residence at United States institutions of higher education are required to obtain specific medical coverage as outlined in these regulations. Per the US Department of State, 22 CFR 62.14 – Insurance, “sponsors must require that all exchange visitors have insurance in effect that covers the visitors for sickness or accidents during the period of time that they participate in the sponsor’s program. In addition, sponsors must require that accompanying spouses and dependents have insurance for sickness and accidents. Specific requirements for the insurance are found in 62.14.”

In addition, the University of Wisconsin (UW) Academic Information Series 7.1--7.4 "Conduct of International Programs in the University of Wisconsin System," section 7.3 B.2, dated October, 1993, Updated April, 2008, states “Every international student will enroll in a health insurance program contracted by the UW System or one of its constituent institutions, unless a waiver is granted for comparable or superior coverage. The premium for such insurance will be added to the student’s regular institutional billing for tuition, fees, and services.” For the purpose of this policy, international students are defined as those with J-1 or F-1 Visas.

### **Contact**

Please direct questions about this policy to [administrative-policy@uwrf.edu](mailto:administrative-policy@uwrf.edu).