

International students are being strongly encouraged to purchase the student health plan since the state no longer allows us to accept embassy sponsored plans, and will only let international students waive with US based insurances that have the following coverage minimums:

- At least \$50,000 of hospitalization (with no exclusions for mental health concerns)
- Outpatient mental health benefits of at least 24 visits per year
- At least 80% coverage for hospitalization
- Evacuation and repatriation benefits
- 12 month coverage

What is considered "comparable coverage" necessary to obtain a waiver from the SHIP plan?

The health plan must provide reasonably comprehensive coverage of health services, including preventive and primary care, emergency services, surgical services hospitalization benefit, ambulatory patient services, and mental health services; and be reasonably accessible to the student in the area where the student attends school. (See [section 3.05 \(2\)](#) of the regulation.)

Must be a US Based Insurance.

What makes an insurance carrier a U.S.-based carrier?

A U.S.-based carrier means that the insurance carrier issuing the plan is a **U.S. or domestic company**, regardless of where the policy is purchased or where the claims are processed. Carriers outside of the U.S. means foreign or foreign-based insurance companies (i.e., non-domestic or non-U.S. companies), including those companies with satellite offices in the United States.

Foreign Insurance Companies with U.S. Subsidiaries

Some foreign insurance companies have numerous companies and subsidiaries worldwide. A foreign carrier may have a U.S. subsidiary, as well as subsidiaries in other countries. Policies purchased from the **U.S. subsidiary** qualify for a waiver, but policies purchased from foreign subsidiaries do not qualify for a waiver (unless the "foreign study abroad" exception applies).

Foreign Insurance Companies with U.S. Satellite Offices

Insurance carriers that are based in a foreign country, but have a **U.S. satellite office** are considered foreign or foreign-based insurance companies. Their health plans are ineligible for a waiver unless the "foreign study abroad" exception applies.

The State further mandate that any student who cannot show proof of having qualifying health insurance From a U.S. based company must participate in an insurance program provided by their institution.

The student health insurance plan is meant to be an affordable local option for students and their families to consider. Aetna Student Insurance is one of the largest providers of student health insurance in the country. Their web site describes services, insurance coverage and limitations, and important deadlines. We strongly recommend that your plan covers local care. There is nothing more frustrating and ill-timed than having to worry about insurance coverage when one is in need of health care.

Web site is www.aetnastudenthealth.com