

Prepared by the Office of the Vice President for Student Affairs.  
This is a NEW Executive Policy.

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Executive Policy – Administration

May 2010

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E7.301 International Student Health Insurance

I. Introduction

This executive policy implements UH Board of Regents Policy 7-7, related to International Student Health Insurance for non-immigrant students on student visas.

II. Objectives

The purpose of this policy is to establish and promulgate guidelines for campuses to implement the International Student Health Insurance policy, as outlined in BOR policy, Chapter 7, Section 7.

III. Policy Guidelines

- A. The President or President's designee will set necessary areas of health insurance coverage as well as amounts of coverage for all non-immigrant UH students on student visas, using federal and state regulations as well as input from the UH Student Health Insurance Committee.
- B. The health insurance plan/policy for non-immigrant students on student visas must meet ALL of the following minimum coverage requirements (all amounts are in USD). Vision/dental coverage is not required.

The plan:

- 1. Should provide comprehensive medical coverage of at least \$100,000 US per accident or illness;
- 2. Should provide repatriation coverage of at least \$25,000 US;
- 3. Should provide medical evacuation coverage to home country of at least \$10,000 US;
- 4. Should provide inpatient/outpatient medical & mental health coverage at no less than 75% of usual/customary charge (UCC);
- 5. May require a waiting period of pre-existing conditions which is reasonable under current industry standards; and,
- 6. Should not require a deductible any greater than \$500 US per accident or illness.

These minimum coverage requirements will be updated as necessary, per IIIA above.

- C. Campuses should monitor international student enrollment in a health insurance plan that meets the minimum coverage requirements, as stated in section B above. They should monitor annually, at a minimum.
- D. International students who are not enrolled in a health insurance plan that meets the minimum coverage requirements, as stipulated in section B above, will be subject to university sanctions, including but not limited to registration/transcript/diploma holds, until enrollment is complete.
- E. Students on J-1 visas must minimally abide by the federal regulations for medical insurance coverage for J-1 visa holders. Therefore, students on J-1 visas are exempted from the areas and amounts of coverage listed in Part B above.

#### IV. Implementation

This executive policy shall be implemented in Fall 2010 for new students and no later than Fall 2011 for continuing students.