

DIVISION 34

HEALTH INSURANCE REQUIREMENTS FOR NON-IMMIGRANT INTERNATIONAL STUDENTS

577-034-0001

Health Insurance Requirements for Non-Immigrant International Students and Their Dependents Living in the United States

(1) In order to assist the University in complying with federal regulations, and to ensure the quality of the educational and cultural experience of non-immigrant international students, such students must demonstrate their ability to meet their financial responsibilities in full. These responsibilities include the provision by non-immigrant international students of medical care for themselves and dependent family members in the United States. As used in this rule, "non-immigrant international student" means a student holding F-1 or J-1 immigration status whose Certificate of Eligibility (Form I-20/DS-2019) has been issued by the University.

(2) As used in this rule, "PSU Plan" means the PSU Student Insurance Plan, including the mandatory International Student Insurance Plans, available through the University for non-immigrant international students.

(3) All non-immigrant international students enrolled part- or full-time at the University shall provide health insurance coverage for themselves and their dependent family members in the United States. Non-immigrant international students may fulfill this requirement by enrolling themselves and their dependent family members in the PSU Plan, or by securing a comparable insurance waiver under section (5) of this rule, by the Add/Drop date posted by the University for the first term of enrollment.

(4) Charges for enrollment of non-immigrant international students in the PSU Plan will automatically be billed to such students' University accounts unless they have secured a comparable insurance waiver under section (5) of this rule. Non-immigrant international students who are enrolled for spring term will automatically be billed and enrolled for both spring and summer term, unless proof can be provided that following spring graduation the individual will depart the United States.

(5) Non-immigrant international students who meet certain eligibility criteria as defined by the University and who do not wish to participate in the PSU Plan shall fill out the on-line waiver form with the broker for the PSU Plan by the Add/Drop date posted by the University for the first term of enrollment or by the Add/Drop date for Fall term posted by the University for continuing students. A Comparable Coverage insurance waiver may be granted only when the student is covered by an alternative policy, plan or contract that provides Comparable Coverage:

(a) "Comparable Coverage" means that the alternative policy, plan or contract meets or exceeds all levels of coverage provided by the PSU Plan, including any exclusions, the maximum amount of coverage per accident and illness, and the maximum amount of cumulative benefit; and that the alternative policy, plan or contract is either backed by the full faith and credit of the government of the non-immigrant international student's home country; is part of a health benefits program offered on a group basis to employees or enrolled students by a designated sponsor; or is an alternative plan lawfully sold in Oregon;

(b) The broker for the PSU Plan may check the documentation of Comparable Coverage. Documentation of such coverage must indicate in English the insurance company's name and address for billing purposes, policy number, the coverage terms of the policy, the effective dates of the policy, and any exclusions, the names of the individuals covered by the policy, and the maximum amount of coverage per accident and illness and/or in terms of cumulative benefits;

(c) In all cases proof of continuous coverage is required during the non-immigrant international student's program of study, including vacation periods, temporary leaves and summer term; and

(d) Notwithstanding section (5)(a) of this rule, the Vice Provost for International Affairs may designate as comparable coverage any plan for which non-immigrant international students are eligible that is offered through a University-recognized collective bargaining agreement.

(6) A non-immigrant international student whose request for a comparable insurance waiver is denied shall be enrolled in the PSU Plan and premiums will be billed to the student's University account.

(7) New non-immigrant international students shall be notified in writing of these requirements by the Admissions Office by the inclusion of an information sheet with the admissions letter and adding the insurance fee for the PSU Plan to the school expense list on the Certificate of Eligibility (Form I-20/DS-2019). Returning non-immigrant international students shall be notified in writing of these requirements by the Office of International Affairs.