

**Sam Houston State University**  
**A Member of the Texas State University System**

**Student Affairs Policy SA-01**  
**Student Health Insurance Coverage for International Students**

**1. PURPOSE**

- 1.1. As a condition of enrollment for non-immigrant F-1 and J-1 visa students attending Sam Houston State University (SHSU), proof of Affordable Care Act (ACA) compliant health insurance must be provided. The purpose of this policy is to establish insurance guidelines and procedures that students will follow to fulfill that requirement.
- 1.2. Department of State regulation 22 CFR § 62.14 requires, in part, that defined exchange visitors on a J visa, their spouses, and dependents obtain and maintain health insurance coverage for the duration of their stay in the United States. Minimum coverage must provide medical benefits of at least \$100,000.00 per accident or illness, repatriation of remains in the amount of \$25,000.00, and medical evacuation to their home country in the amount of \$50,000.00.
- 1.3. Chapter VI, Paragraph 9.4 of the Texas State University System's rules and regulations provides: "Non-Resident Foreign Student. Each Component is authorized to require that non-resident international students secure mandatory accident, sickness, catastrophic illness, evacuation, and repatriation insurance as a condition of enrollment."

**2. DEFINITIONS**

- 2.1. ACA-Compliant: An insurance plan that provides health-related benefits and coverage according to the Affordable Care Act, signed into law on March 23, 2010, including the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act.
- 2.2. International Student: A non-United States resident enrolled in and attending SHSU under an F or J visa classification, including their spouse and dependents if applicable.
- 2.3. SHIP: Student Health Insurance Plan.
- 2.4. SHSU: Sam Houston State University.
- 2.5. Student Health Insurance Committee: A committee appointed by the Vice President of Student Affairs to provide input on student health insurance options and assist the Texas State University System as requested on the issue of student health insurance.
- 2.6. Plan Enrollment Deadline: 12<sup>th</sup> class day each semester.

**3. POLICY**

- 3.1. SHSU International Students must obtain health insurance coverage through either applying for a waiver and presenting proof of other insurance coverage that meets applicable federal or state requirements for minimum coverage and benefits, or accepting the university offered compliant health insurance policy.

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- 3.2. Acceptable proof of coverage will be limited to:
  - a. the university offered student health insurance plan, or
  - b. a government-sponsored plan; or
  - c. a United States employer-sponsored plan.
- 3.3. In addition to being ACA-compliant, all insurance maintained by an International Student from whatever source must also provide coverage for medical evacuation (minimum coverage of \$50,000.00) and repatriation to the insured's home country (minimum coverage of \$25,000.00).
- 3.4. Students may purchase SHIP insurance coverage on a semester basis (Fall or Spring/Summer) as offered through the university-based SHIP plan. The health insurance premium will be billed to the student's SHSU account.
- 3.5. International students who either are not granted the insurance waiver will have the charge for the university SHIP placed on their student account at the plan enrollment deadline. After the plan enrollment deadline, a waiver may not be granted, and charges may not be removed from the student account.
- 3.6. The Student Health Insurance committee members will be reviewed and re-appointed or appointed annually by the Vice President of Student Affairs. At a minimum, the committee shall include:
  - a. Director of the Global Engagement Center,
  - b. Director of the Student Health Center,
  - c. Student Health Center Medical Records Specialist,
  - d. Director of Medical Student Affairs,
  - e. Associate Vice Provost for Student Success,
  - f. Chief Experience Officer,
  - g. A representative from Enrollment Success,
  - h. A representative from the Dean of Students Office, and
  - i. Student representatives (3 at minimum) to include a domestic student, an international student, and a College of Osteopathic Medicine student. Other members may be appointed at the discretion of the Vice President of Student Affairs. The Director of the Student Health Center will be the primary contact with the SHIP broker for plan administration for SHSU.
- 3.7. The Student Health Insurance Committee members will work collaboratively together and within the Texas State University system to review annual insurance bids provided by the SHIP broker

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and select a plan that is competitively priced, offers acceptable coverage and is compliant with federal and state requirements for minimum coverage and benefits.

- 3.8. The Student Health Insurance Committee may provide specifications, evaluate proposals, assist with selecting an insurance carrier, broker, and administrator, and monitor the carrier, broker, and administrator's performance of the SHIP.
- 3.9. The Global Engagement Center will provide enrollment information records to the designated SHIP broker to facilitate International Students' health insurance verification and waiver review process. The Global Engagement Center will be responsible to (1) notify prospective International Students of the requirement of this Policy and (2) monitor admitted and enrolled International Students to ensure that each admitted and enrolled International Student has complied with waiver requirements.
- 3.10. If an International Student has waived the SHIP plan, and then loses health insurance coverage (including medical evacuation and repatriation coverage) as required by this Policy, the International Student must promptly report the loss to the Global Engagement Center. The Center will work with the Student Health Center to assist the student in obtaining coverage under the university SHIP through the qualifying event exception.

Reviewed by: Andrew D. Miller, Interim Vice President for Student Affairs, September 2023  
TSUS Office of General Counsel, September 2023  
Cabinet approval: October 2023

Sources:

[eCFR :: 22 CFR 62.14 -- Insurance.](#)

<https://policies.txstate.edu/university-policies/07-09-04.html>