

Sam Houston State University International Student Health Insurance and Waiver

Welcome to the *Sam Houston State University* Student Health Insurance Plan. Academic HealthPlans administers the student health insurance plan that is underwritten by United Health Care.

Sam Houston State University requires that all nonimmigrant SHSU students maintain health insurance coverage as a condition of enrollment.

Academic HealthPlans, beginning January 1, 2017 will also administer the student health insurance waivers. All international students (any student who is in the U.S. on a non-immigrant visa) is required to have health insurance. Enrolled international students will have the insurance premium automatically charged to their student accounts. Coverage for Spring 2017 through Summer 2017 will begin January 1, 2017 and end August 14, 2017. You may apply for a waiver starting December 29, 2016 through January 30, 2017 if you already have coverage under an alternate health insurance plan that meets certain criteria requirements.

*******WAIVER MUST BE FILED EVERY SEMESTER*******

Please click this link to get started:

<https://shsu.myahpcare.com/>

Waiver Requirements

Only students with documentation of an **embassy** or U.S. employer health insurance plan that meets all of the requirements below are eligible to receive an insurance waiver. An **Embassy** plan, for the purpose of waiver requirements, is defined as a plan that provides health insurance benefits guaranteed by the student's home country through an embassy located in the U.S. A **U.S. employer plan**, for the purpose of waiver requirements, is defined as a plan that provides health insurance through a company that maintains operations in the U.S. and has an office in the U.S. that is able to verify the insured's coverage.

1. Obtain documentation clearly indicating that the coverage meets each of the requirements listed below. All of the information **must** be in English. The plan must be an embassy or U.S. employer plan as defined above with a U.S. contact that can verify insurance coverage. Additionally, the plan must meet the following requirements:
 - Provides the Essential Minimum Benefits required by the PPACA with no annual limits
 - Contains no exclusions for pre-existing conditions
 - Covers 100% of Preventive Care as defined by the PPACA
 - Imposes an Individual Deductible of \$6,350 – Network / \$12,700 – Out of Network or less
 - Imposes a Family Deductible of \$12,700 – Network / \$25,400 – Out of Network or less
 - Proof of Repatriation expenses in the amount of no less than \$7,500
 - Proof of expenses associated with the medical evacuation of the insured to the insured's home country of no less than \$10,000.

PLEASE NOTE: TRAVEL INSURANCE PLANS OR INSURANCE PLANS THAT REQUIRE YOU TO PAY FOR TREATMENT YOURSELF AND THEN APPLY FOR REIMBURSEMENT WILL NOT BE ACCEPTABLE FOR WAIVER

If you meet the waiver eligibility requirement and have an alternate health insurance plan, please follow these instructions to apply for the waiver through AHP. All waiver requests must be submitted no later than January 30, 2017 to be considered.

1. Have a scanned image of your insurance card (front and back), Policy Benefits Documentation, and proof of Medical Evacuation and Repatriation Coverage (if you have this coverage) available.
2. Verify that you meet the waiver criteria, and if you do, select the large button at the bottom to continue.
3. If criteria is met, click on the waiver link and log on to the waiver system by entering your SAM ID number and Date of Birth in MMDDYYYY format as the password.
4. Select the red waiver button under the “NO, I do not want the insurance.”
5. Complete the waiver form and attach copies of your scanned insurance documents.
6. Select the ‘Submit Waiver’ button.
7. Once selected, the waiver form appears where you will enter current alternate insurance information. You will be required to attach a scanned copy of the front and back of your alternate insurance ID card, policy benefit document and proof of medical evacuation and repatriation coverage (if available).
8. The waiver system will send an auto-generated “Submitted” email advising you that you have successfully completed the waiver submission and to allow a reasonable time for the review of submission.

If you have any questions or concerns, please contact the Office of International Programs.