

All students, once registered, will automatically receive a university-provided health insurance through Blue Cross Blue Shields and will be charged the corresponding coverage amount for the term of their enrollment (\$912 for Fall 2015; \$906 for Spring 2016; and, \$364.00 for summer 2016).

Below is the cost of the insurance per semester along with coverage dates and deadlines.

Semester	Cost in USD	Coverage Period	Census Date
Fall	\$912.00	Aug. 1 – Dec. 31	Sept. 9, 2015
Spring	\$906.00	Jan. 1 – May 31	Jan. 4, 2016
Summer	\$364.00	June 1 – July 31	TBA

Students may choose to waive this university-provided insurance if they would like to have another health insurance coverage through another provider outside the university.

In this case, in order to apply for the waiver, students will need to submit the required documentation online (Attachments) once the period for waiver opens for term they will study at UTEP.

Waiver requests, however, will only be approved if the health insurance coverage indicated on the documentation submitted by the students indicate that this coverage meets both the minimum Department of State and the ACA (Affordable Care Act) requirements (attached), which will be present on the AHP webpage once the period for waivers for the following term opens on the website.

We suggest that before the students purchase their health insurance abroad, that they confirm with the health insurance provider if they meet these minimum requirements (Attachment : Equivalent Cover for Waiver - Requirements) which will be soon available on the AHP webpage (<https://utep.myahpcare.com/waiver>)

The waiver request periods for next terms are:

Semester	Open	Closes
Spring	December 15, 2015	January 4, 2016
Summer	May 15, 2016	Check Academic calendar

If the students decide to keep UTEP's university-provided insurance or if their health insurance waiver request is denied, they will need to submit payment as indicated above before the beginning of classes in order to avoid having holds placed on their accounts.

Payments can be made in person at the cashiers or online via my.utep.edu website (once students receive their UTEP ID number and login information).

International Student Waiver of Fees/ Equivalent Insurance Requirements

Minimum Department of State Requirements

Sponsors must require that all exchange visitors (as well as their accompanying spouses and dependents) have insurance in effect that covers them for sickness or accidents during the time of their exchange visitor program. The recent rule increases the minimum coverage to meet today's medical insurance needs. **As of May 15, 2015**, minimum coverage must provide medical benefits of at least \$100,000 per accident or illness; repatriation of remains in the amount of \$25,000; expenses associated with medical evacuation to the exchange visitor's home country in the amount of \$50,000; and deductibles cannot exceed \$500 per accident or illness (Section 62.14(a)). Inadequate insurance coverage may be catastrophic for an individual exchange visitor. Thus, the Department increased the requirements.

Program participants and their dependents are required to have medical insurance coverage with the following minimum benefits [**22 CFR 62.14**].

- Medical benefits of **at least** \$100,000 per accident or illness
- Repatriation of remains in the amount of \$25,000
- Expenses associated with the medical evacuation of the exchange visitor to his or her home country in the amount of \$50,000
- A deductible not to exceed \$500 per accident or illness.

Minimum Federal Affordable Care Act Requirements

The University of Texas System-Health Care Coverage and Evacuation/Repatriation Coverage Requirements for International Students.

1. Health Care Coverage for International Students must be provided through a Patient Protection and the Affordable Care Act (PPACA) compliant individual or employer health plan that meets the minimum federal requirements for coverage for certain foreign exchange visitors set forth in 22 CFR 62.14 (b) and (c) and (d).
 - a. Such a plan must provide coverage that, at a minimum:
 - 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 a deductible that does not exceed \$500 per accident or illness;
 - Imposes no provisions for co-insurance that exceed 25% of the covered benefits per accident or illness; and
 - Is underwritten by an insurance carrier that meets the requirement of 22 CFR 62.14(d)(1) or offered or underwritten by a federally

qualified HMO or competitive Medical Plan as determined by the US Department of Health and Human Services.

- b. Plans that do not meet the Health Care Coverage requirements of this policy include:

- Short Term Limited Duration Plans; and
- So-called “travel plans” or other similar plans created expressly for the purpose of providing coverage to international students and/or non-immigrant visa holders.

2. Evacuation/Repatriation Coverage for International Students must provide coverage for:
 - Repatriation expenses in the amount of no less than \$25,000; and
 - Expenses associated with the medical evacuation of the insured to the insured’s home country of no less than \$50,000.
3. The University of Texas System sponsored University of Texas Student Insurance Plan (UT SHIP) provides coverage that meets the Health Care Coverage and Evacuation/Repatriation requirements of this policy.
4. Individual plans provided through the federal Health Insurance Marketplace (or “Exchange”) or a state Health Insurance Marketplace (or “Exchange”) provide coverage that meets the Health Care Coverage requirements of this policy.
5. A waiver shall be granted to an International Student for any semester of enrollment in which the student is:
 - Eligible for, and enrolled as, a participant in the UT System Employee Group Health Plan coverage;
 - Able to establish that the student has coverage that is backed by the full faith and credit of the government of the exchange visitor’s home country and is provided through a PPACA compliant plan;
 - Sponsored by the US Government or another sponsoring entity that has guaranteed payment of all health expenses and repatriation and evacuation expenses in writing;
 - Able to establish that the student is enrolled in health care coverage through another source that meets the requirement of #1 and/or # 2 above; or
 - Enrolled exclusively in distance learning class at the institution.
6. An International Student granted a waiver that does not include the Evacuation/Repatriation Coverage requirements in # 2 above shall be automatically enrolled in UT SHIP Evacuation/Repatriation Coverage.

Definitions

Essential Minimum Benefits: A comprehensive package of benefits and services that must be included in a PPACA compliant health care, including:

- Ambulatory patient services
- Emergency services
- Hospitalization (such as surgery)
- Pregnancy, maternity, and newborn care (care for a mother and baby before and after the baby is born)
- Mental health and substance use disorder services, including behavioral health treatment, counseling and psychotherapy
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive and wellness services and chronic disease management

Evacuation and Repatriation Coverage: Specific additional coverage provided to pay the expenses associated with the cost of medical evacuation of an insured and the return of the remains of a deceased insured to the home country of the insured.

International Student: A student who is enrolled at a UT System institution who holds a non-immigrant visa that is tracked by the Student and Exchange Visitor Information System (SEVIS), other than a category F3 visa. A student enrolled at a UT System and who holds an F1, F2, J1, or J2 non-immigrant visa is an “International Student”.

Preventative Care: Medical care that must be offered to participants in health coverage with no out of pocket costs to the plan enrollee.

Short Term Limited Duration Plans: Health insurance coverage provided pursuant to a contract with an issuer that has an expiration date specified in the contract (taking into account any extensions that may be elected by the policyholder without the issuer’s consent) that is less than 12 months after the original effective date of the contract. Such plans include policies for foreign students studying for only one or two semesters in the U.S.