

Title/Subject: **INTERNATIONAL STUDENT INSURANCE**

Applies to: faculty staff students student employees visitors contractors

Effective Date of This Revision: November 1, 2021

Contact for More Information: Office of Global Engagement

Board Policy Administrative Policy Procedure Guideline

BACKGROUND:

Degree-seeking international students (e.g. F and M visa holders) are not required by the U.S. government to carry health insurance, however, it is common practice among U.S. universities and colleges to mandate that international students join a group plan or, at a minimum, demonstrate proof of adequate coverage. Such a requirement protects the interests of students, their families, the university, and the local community. Uninsured students who accrue substantial medical expenses may experience financial hardship, leading to interruptions in their studies and potential impacts on their visa status. Further, uninsured students place a burden on local hospitals and health care providers if they are unable to pay their medical bills. By vetting and partnering with a specific insurance provider, CMU can ensure that students are receiving appropriate coverage, may negotiate better rates, and serve as a liaison between the insurance company and the student in emergency situations. Through a university-sponsored plan, we can proactively mitigate potential consequences for international students, and by doing so, are promoting their long-term academic, personal, and financial well-being.

PURPOSE:

The intent of this policy is to ensure reliable access for international students to United States health care services.

DEFINITIONS:

Student. For the purposes of this policy, “student” is defined as any person who is enrolled for one or more credit hours at the university and who is attending classes at any CMU U.S.-based campus.

International student. For the purposes of this policy, “international student” is defined as any person who is in a non-immigrant visa status who is enrolled for one or more credit hours at the university at any CMU U.S.-based campus. This does not include permanent residents, asylees, or refugees. Guest students holding I-20s or DS-2019s from other institutions are excluded.

Eligibility. All international students enrolled at CMU are required to have health insurance through the CMU-sponsored plan and are required to carry health insurance for the entire duration of their program of study.

POLICY:

All international students are required to enroll in a CMU-managed insurance plan and maintain the coverage for the duration of their studies at CMU.

Authority: Robert O. Davies President
History: New
Indexed as: international students; insurance; health; global engagement

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PROCEDURE:

All international students who are enrolled in any number of credits will be enrolled upon registration in the CMU-sponsored international student insurance plan. The associated premium will be automatically assessed to the student's account.

An international student may request a waiver if:

- The student provides proof of health insurance through a sponsor.
- The student provides proof of health insurance provided by a United States employer.
- The student provides proof of health insurance provided by a US-based parent, spouse, or domestic partner.

A student will be granted a waiver if such health insurance coverage meets or exceeds the university's specific coverage requirements.

The Director of Risk Management, as the liaison to CMU's insurance broker, oversees the selection and administration of the insurance policy. The Office of Global Engagement ensures that international students have been enrolled in the plan and billed by CMU for their premiums. The insurance provider answers questions regarding coverages, claims, and billing.

Central Michigan University reserves the right to make exceptions to, modify or eliminate this policy and or its content. This document supersedes all previous policies, procedures or guidelines relative to this subject.