

# WICHITA STATE UNIVERSITY STUDENT HEALTH INSURANCE WAIVER REQUIREMENTS

Kansas Board of Regents policy states "Each state university shall require any international student holding a F-1 visa and any exchange visitor holding a J-1 visa to show proof of health insurance coverage for each semester or term for which the student is enrolled, whether or not the student is participating in the Board's voluntary student health insurance program. Such proof of insurance shall be required prior to the student beginning classes."

All international students are *automatically* enrolled in the KBOR Student Health Insurance Plan. If you wish to waive out of this coverage, *you must complete the waiver and submit proof of adequate health insurance coverage and an identification card, from a health plan that meets the university's requirements. Check here for more information: <https://wichita.edu/InsuranceWaivers>.*

## WSU Waiver Requirements

- A. Unlimited Maximum Benefit for covered medical expenses.
- B. Coverage for essential benefits (with no dollar limits), as defined under the Patient Protection and Affordable Care Act. This includes:
  - pharmacy
  - mental health services
  - maternity benefits
  - preventive care
  - coverage for pre-existing conditions
  - pediatric dental and vision coverage
- C. A policy year deductible of \$500 or less.
- D. Maximum total out-of-pocket expenses cannot exceed \$8,200 per member (\$16,400 per family) with preferred providers.
- E. A minimum of 75% coinsurance payable by the insurance plan to network providers.
- F. Travel Policies, Short Term Limited Duration Policies (STLD), Disability Policies, Hospital Indemnity Policies, Accident Only Policies, Emergency/Urgent Care Only Policies and other limited benefit policies are not acceptable.
- G. Coverage includes effective dates spanning the entire period for which the waiver is requested.
  - Fall: August 1 through December 31
  - Spring: January 1 through May 31
  - Summer: June 1 through July 31
- H. Plan document(s) are written in English, with currency amounts converted to U.S. dollars, and the insurance company contact phone number is located in the U.S.
- I. Insurer has a base of operations in the US or has a US based claims payer.
- J. At least \$100,000 in coverage for repatriation and medical evacuation.
- K. Insurer is authorized to do business in Kansas and is providing coverage under a health insurance policy that has been filed and approved by the Kansas Department of Insurance.
- L. Coverage is provided by an employer's group plan compliant with items A-J, or is backed by the full faith and credit of the student's home government. (Examples: Saudi Arabia, Kuwait, etc.)