

Health Insurance for International Students

Student Health Services is responsible for reviewing documentation of required health insurance coverage for all International students. The following outlines the procedure in chronological order that each international students must follow in order to satisfy federal and state requirements for health insurance coverage:

- International students will present proof of insurance coverage along with the required Health History and Immunization form. Policy information must be presented in English and meet the benefit requirements established by the Florida Board of Governors. For students that have not purchased appropriate insurance coverage; information will be available on policies that have been reviewed by the University that meet the requirements. Please see Mrs. Tanya Tatum, Director of Student Health Services if you have questions or for more information. The clinic is located on the 1st floor in the Foote-Hilyer Administration Center, Telephone number: [\(850\) 599-3777](tel:8505993777) FAX number: [850-599-3067](tel:8505993067). Clinic hours are: Monday – Thursday 8:00am – 4:30pm, and Friday 10am – 4:30pm.
- **PLEASE NOTE:** The admission requirements for International students include having health insurance with continuous coverage for the entire enrollment period, including annual breaks. Proof of insurance is required for registration. If you do not have appropriate health insurance, you must be prepared to purchase insurance for the full academic year. The benefit requirements for health insurance coverage are provided on the following page.
- **For International Graduate Students only:** If you are receiving a Graduate Assistantship and working a minimum of 0.25% FTE or 10 hours per week, you will need to obtain an insurance verification form from Student Health. Please take this form to the School of Graduate Studies and Research to allow them to process your payment for health insurance. You must also complete the Certification for Insurance Eligibility application form and submit to Graduate Studies. The form may be retrieved at website: <http://www.famu.edu/index.cfm?graduatestudies>

If you have any questions regarding health insurance issues, you may contact Ms. Tanya Tatum (tanya.tatum@famu.edu) or Mrs. Harriett Jennings (harriett.jennings@famu.edu). Both can be reached by phone at [\(850\) 599-3777](tel:8505993777).

Excerpt from Florida Board of Governors Regulations:

6.009 Admission of International Students to State University System (SUS) Institutions.

(2) No international student in F or J non-immigrant status shall be permitted to register, or to continue enrollment, at a university without demonstrating that the student has adequate medical insurance coverage for illness or accidental injury and which includes the following minimum requirements:

- (a) Coverage Period: **Policies must provide, at a minimum, continuous coverage for the entire period the insured is enrolled as an eligible student, including annual breaks** during that period. Payment of benefits must be renewable.
- (b) Basic Benefits: Room, board, hospital services, physician fees, surgeon fees, ambulance, outpatient services, and outpatient customary fees must be paid at 80% or more of usual, customary, reasonable charge per accident or illness, after deductible is met, for in-network, and 70% or more of usual, customary, and reasonable charge for out-of-network providers per accident or illness.
- (c) Inpatient Mental Health Care: Must be paid at 80% in-network or 60% out-of-network of the usual and customary fees with a minimum 30-day cap per benefit period.
- (d) Outpatient Mental Health Care: Must be paid at 80% in-network or 60% out-of-network of the usual and customary fees for a minimum of 30 (preferably 40) sessions per year.
- (e) Maternity Benefits: Must be treated as any other temporary medical condition and paid at no less than 80% of usual and customary fees in-network or 60% out-of-network.
- (f) Inpatient/Outpatient Prescription Medication: Must include coverage of \$1,000 or more per policy year.
- (g) Repatriation: \$10,000 (coverage to return the student's remains to his/her native country).
- (h) Medical Evacuation: \$25,000 (to permit the patient to be transported to his/her home country and to be accompanied by a provider or escort, if directed by the physician in charge).
- (i) Exclusion for Pre-Existing Conditions: First six months of policy period, at most.
- (j) Deductible: Maximum of \$50 per occurrence if treatment or services are rendered at the Student Health Center; maximum of \$100 per occurrence if treatment or services are rendered at an off-campus ambulatory care or hospital emergency department facility.
- (k) Minimum coverage: \$200,000 for covered injuries/illnesses per policy year.
- (l) Insurance Carrier must, at a minimum, meet the rating requirements specified in Part 62.14(c)(1) of Title 22 of the Code of Federal Regulations.
- (m) Policy must not unreasonably exclude coverage for perils inherent to the student's program of study.
- (n) Claims must be paid in U.S. dollars payable on a U.S. financial institution.
- (o) Policy provisions must be available from the insurer in English.

Authority: Section 7(d), Art. IX, Fla. Const., History—Adopted 7-6-72, 12-17-74, Amended 6-21-83, 8-11-85, Formerly 6C-6.09, Amended 12-9-91, 9-27-07, Amended and Renumbered 1-29-09.