

# 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:
    - a. Provides the Essential Minimum Benefits required by the PPACA with no annual limits;
    - b. Contains no exclusions for pre-existing conditions;
    - c. Covers 100% of Preventive Care as defined by the PPACA;
    - d. Imposes a deductible that does not exceed \$500 per accident or illness;
    - e. Imposes no provisions for co-insurance that exceed 25% of the covered benefits per accident of illness; and
    - f. 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:
    - a. Short Term Limited Duration Plans; and
    - b. 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:
  - A. Repatriation expenses in the amount of no less than \$25,000; and
  - B. 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 or enrollment in which the student is:
  - A. Eligible for, and enrolled as, a participant in the UT System Employee Group Health Plan coverage;
  - B. 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;
  - C. Sponsored by the US Government or another sponsoring entity that has guaranteed payment of all health expenses and repatriation and evacuation expenses in writing;
  - D. 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
  - E. Enrolled exclusively in distance learning class at the institution.

## 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

**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.