

Health Coverage Waiver Requirements for International students with F1, J1 or J2 visa

August 15, 2020– August 14, 2021



As an International Student with an F-1, J-1 or J-2 visa, health coverage is required during your time at the University. The University provides coverage at a cost that is affordable to most students. Students who already have health coverage prior to coming to the University, or find that the coverage offered is not affordable to them and wish to purchase alternative coverage, must apply for a waiver in order to be given approval for that alternative plan to replace the one offered.

Any alternative plan must meet the requirements below in order to be considered for a waiver.

Part One: Alternative Coverage Must Be Obtained in One of the Following Ways:

1. United States Government Sponsorship
2. Foreign Government recognized by the United States or certain International, Government-Sponsored or Non-Governmental Organizations
3. Employer-provided group health plan, as a primary member or dependent

Part Two: Alternative Coverage Must Meet ALL of the listed Health Coverage Specifications:

1. Unlimited coverage per Injury or Sickness.
2. Unlimited coverage for essential benefits, including hospitalizations, doctor services, prescription drugs, rehabilitation and mental health services, pregnancy, and newborn care.
3. Coverage for preventive care at 100% in network including immunizations, physicals exams/screenings, and birth control. A complete list of preventive services can be found at [ACA Preventive Services Full List](#)
4. 80% of medical expenses must be paid by the insurance company you have coverage with.
5. Covered Expenses related to pregnancy.
6. Pre-existing Conditions cannot be excluded for any Covered Persons.
7. The issuing company must have a phone contact within the United States.
8. Proof of coverage must be provided in English and U.S. currency only.
9. \$10,000 coverage for medical evacuation (medical evacuation provides transportation to your home country in the event of a medical emergency).
10. \$10,000 coverage for repatriation (repatriation provides transportation to your home country in the event of death).
11. Travel or short-term plans will NOT meet the guidelines to waive coverage.
12. Any benefits with a waiting period in force will NOT meet the guidelines to waive coverage.
13. Coverage must be in effect no later than the first day of the coverage period (this may be different than the first day of your semester) and remain active through the end of the semester.

Applying for a Waiver

A student who has alternative coverage that meets all of the specifications may submit a waiver application online by the specified deadlines. Submission of a waiver application is not an automatic waiver approval. If your waiver application is approved, the charge for SHP on your tuition account will be reversed. Late waiver applications are not accepted. You can find more information at <https://uky.myahpcare.com/waiver>.

Auditing of Alternative Coverage

Please note that if you are approved for a waiver, an audit of coverage can be performed at any time during your period at the University and if you are unable to provide proof of current coverage, you will be required to purchase the UKY coverage in order to remain in compliance with your visa requirements.