Health Coverage Waiver Requirements for International students with F1, J1 or J2visa

August 15, 2026– August 14, 2027

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 may 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. Fully financially sponsored by a U.S. or International organization (including tuition, living expenses, medical expenses, health insurance plan, etc.)
    - Coverage is backed by a U.S. health insurance company and ACA compliant.
2. Home government sponsors financially and has purchased health insurance; not just supplied funds to purchase an insurance plan. Example: Government of Saudi Arabia
    - Coverage must be through a U.S. health insurance company and ACA compliant.
3. Employer-provided group health plan, as a primary member or dependent

Part Two: Alternative Coverage Must Meet ALL Listed Health Coverage Specifications in this Section:

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. 75% 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. 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.

* If the submitted policy does not cover the required expenses, you have the option to purchase additional coverage through Academic Health Plans (AHP) to address this deficiency. If this is the only gap in your plan, and you buy the necessary coverage through AHP, you will be granted a waiver.

Plans That Do Not Meet the Health Care Coverage Requirements of the University Include:

1. Short Term and independently purchased insurance plans
2. Travel Plans or similar plans created expressly for the purpose of providing coverage to international students and/or non-immigrant visa holders.
3. Health Sharing Plans
4. Reimbursement Plans
5. Plans with any benefits that have a waiting period.

Applying for a Waiver

A student who has alternative coverage that meets all the specifications may submit a waiver application online by the specified deadlines. A copy of your insurance card and complete policy must accompany your application. 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.