

June 29, 2026

Dear OWU Students and Families,

I hope you're having a good summer. I write to remind everyone that all OWU students are required to have adequate health insurance to ensure they have access to healthcare resources when needed and are protected from unexpected medical costs that could disrupt their education.

To ensure that students have the required coverage, students will be automatically enrolled in the University's student health insurance plan and a **Health Insurance Fee** will be included on their student accounts when Fall semester fees are posted on July 1.

Below are answers to common questions:

### **Can I waive this fee if I already have health insurance?**

Yes, students with comparable health insurance coverage can submit a request to have the student health insurance fee waived and removed from their student accounts. Key dates for Fall 2026 are:

- A waiver request can be submitted after the fee is posted to the student's account on Tuesday, July 1.
- Requests to waive the Fall 2026 fee must be submitted no later than 11:59 p.m. on Friday, September 4.

The University has partnered with Academic HealthPlans (AHP) to process health insurance plan enrollment and review waiver requests.

### **What is the OWU health insurance coverage?**

Students enrolled in the University's plan this coming year will be covered through **United Healthcare Student Resources**, with access to the **United Healthcare** network. Coverage includes:

- Affordable Care Act (ACA)-compliant benefits tailored to college students
- 100% coverage for physical and behavioral telehealth

Full details are available at: <https://owu.myahpcare.com>

### How much does the plan cost?

- Fall 2026 portion: **\$1,017** (included with Fall semester fees)
- Spring 2027 portion: **\$1,408** (included with Spring semester fees)
- Total annual cost (August 1, 2026 – July 31, 2027): **\$2,425**

### How do I request a waiver?

- Students with comparable insurance coverage can request a waiver after the fee is posted and will have until 11:59 p.m. on Friday, September 4 to submit a request. Waiver requests for the Fall semester cannot be accepted after this deadline.
- Instructions for the waiver process and a link for submitting requests can be found at <https://owu.myahpcare.com/waiver>.
- Students will be asked to upload an image of their insurance ID card and plan details for review by AHP. Please do not send your insurance information to OWU. Requests are reviewed by AHP and not by the University.

### A few notes about the waiver process:

- Students will receive an email from AHP after their waiver request is submitted and will be notified via their OWU email account when the waiver is approved or denied. The review process can take several days. Students should monitor their OWU email account for a response to their waiver request or for any questions or requests for additional information.
- Insurance will be verified to ensure it is in force, meets Affordable Care Act (ACA) regulations, and provides coverage in the Central Ohio area.
- Supplemental plans, short-term plans, or plans that offer only emergency care will not be approved. Out-of-state Medicaid and HMO plans will not be approved. Healthcare sharing plans will not be approved.
- If a waiver is approved, the fee will be removed from the student's account within a few days.
- If a waiver is approved for the Fall semester, it will apply for the full academic year. The fee will not be posted with Spring semester fees, provided that the approved insurance coverage continues. If the student's coverage changes at any point during the academic year, AHP will need to be notified so that the fee waiver can continue.
- **Students will need to request a waiver each academic year.** Because health insurance plans change from year to year, waiver approvals from 2025-26 will not apply to 2026-27.
- Students who do not provide proof of enrollment in another comparable medical insurance plan by the waiver deadline of September 4 will remain on the OWU student

health insurance plan for the full academic year unless they successfully waive coverage for Spring semester by that term's waiver deadline.

### **Can international students waive the fee?**

International students can only waive the University's student health insurance plan if they are enrolled in ACA plans offered by employers or embassies that include medical evacuation and repatriation coverage. The OWU Student Health Insurance includes this coverage.

### **Additional notes:**

- Students who remain enrolled in coverage through the University's plan will receive a welcome email from United Healthcare in early August with instructions for downloading their insurance ID card.
- If a student leaves the University after September 4, 2026 without paying the health insurance fee, their coverage will no longer remain active.
- The Student Health Insurance Fee is separate from the **\$156 Health Fee** that also is posted to student accounts each semester. The Health Fee supports on-campus health and wellness services and cannot be waived.
- Students may be asked to share their health insurance information with the OWU Health Center, and student-athletes are asked to provide their information to the Athletics Department. These are separate processes and do not lead to a waiver of the Student Health Insurance Fee.

Thank you for reviewing this important information. If you have questions or need help with your planning, please feel free to reach out. I look forward to seeing everyone soon!

Best regards,

Doug Koyle  
Associate Dean for Student Success