

Spring 2022-23 Waiver Requirements

To be eligible for a waiver, Vanderbilt requires students to provide evidence of alternate health insurance coverage equal to or better than the coverage provided by the Student Health Insurance Plan (SHIP).

To qualify for a waiver, your health insurance plan must meet these requirements:

- Be fully compliant with the provisions of the Affordable Care Act (ACA) and all state and federal mandates. Click [here](#) to confirm if your plan is ACA compliant;
- Be underwritten by an insurance company based in the United States with a U.S. telephone number and address for submission of claims.
- Provide unlimited access to doctors, specialists, hospitals, and other healthcare providers within twenty-five (25) miles of campus – unless you are fully online in a distance-learning program. *Plans that only provide access to emergency care in Nashville will not be accepted.*
- Cover a minimum of 80% with no lifetime maximum (i.e., unlimited benefit) per accident or sickness OR the co-insurance must not exceed 20%. This requirement can be waived if:
 - It is a U.S. employer plan OR
 - It is an individual plan with an individual deductible of no more than \$1,000 OR an individual out-of-pocket maximum of no more than \$5,000.
- Have an in-network individual deductible no more than \$1,000 per policy year (this will be waived for U.S. employer plans).
- Provide coverage for the period beginning on or before January 1, 2023, with the expectation of continuing coverage through August 11, 2023.

Please note, the following types of plans are not acceptable for a waiver:

1. Short-Term Limited Duration Plans
2. Medical Cost-Sharing Plans
3. Healthcare Sharing Ministry Plans
4. Medisave Plans

5. Out-of-State HMO plans (unless proof of access to routine, urgent and emergency care in the Nashville area is provided)
6. Out-of-State Medicaid Plan
7. Children's Health Insurance Plans
8. Travel Plans
9. Plans filed outside of the United States of America
10. Individual/Marketplace Plans (international students only)
11. Home-country employer plans (international students only)

***** Waiver applications will be reviewed and verified as active with the insurance carrier. *****