For domestic students seeking a waiver please be aware of the below criteria:

1. Medical coverage policy must be a) active on, or before, the first day of classes, b) list coverage dates until end of semester, c) be printed in English, and d) quoted in United States currency.

2. Medical coverage must be comparable to the HSC student health insurance plan such as include a $500 deductible and similar benefit model.

3. Medical coverage must meet the Minimum Essential Coverage as required by the Affordable Care Act (ACA) compliant such as a) no exclusions for pre-existing conditions, b) preventive care and women’s health care as required by the ACA covered at 100%, and c) no annual or lifetime limits.

4. Tribal coverage and Military coverage are acceptable forms of insurance coverage. Please submit a letter or card indicating your coverage when submitting a waiver.

5. Healthcare sharing groups do not meet the requirements for acceptable alternative health insurance. Membership in a healthcare sharing group will not be accepted for waiver approval.

For international students seeking a waiver please be aware of the below criteria:

1. Medical coverage policy must be a) active on, or before, the first day of classes, b) list coverage dates until end of semester, c) be printed in English, and d) quoted in United States currency.

2. Medical coverage must be comparable to the HSC student health insurance plan such as include a $500 deductible, less than 30% coinsurance, and similar benefit model.

3. Medical coverage must meet the Minimum Essential Coverage as required by the Affordable Care Act (ACA) compliant such as a) no exclusions for pre-existing conditions, b) preventive care and women’s health care as required by the ACA covered at 100%, and c) no annual or lifetime limits.

4. Medical coverage policy must list any exclusions.

5. Healthcare sharing groups do not meet the requirements for acceptable alternative health insurance. Membership in a healthcare sharing group will not be accepted for waiver approval.

6. Travel plans do not meet the requirements for acceptable alternative health insurance.

International students may waive the Student Health Insurance Plan if:

- Student is eligible for, and enrolled in, the OU Employee Group Health Plan, or other employer sponsored ACA compliant group health plan;
- Student provides evidence that they are eligible for, and enrolled in, ACA compliant individual coverage purchased through the Exchange (HealthCare.gov), or other ACA compliant individual coverage purchased from an insurance carrier based in the United States;
- Student is eligible for, and enrolled in, coverage that is backed by the full faith and credit of the government of the exchange visitor’s home country and is provided through an ACA compliant plan;
- Student is sponsored by the US government or other sponsoring entity that has guaranteed payment of all health expenses, and repatriation and evacuation expenses.
- Student is enrolled exclusively in distance learning classes at the university.

If an international student’s health plan does not include medical evacuation and repatriation, a rider must be purchased providing coverage at equal limits to the student health insurance plan as follows:

- Medical benefits of at least $100,000 per accident or illness
- Repatriation of remains in the amount of $25,000
- Expenses associated with the medical evacuation of the exchange visitor to his or her home country in the amount of $50,000
- A deductible not to exceed $500 per accident or illness.

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