# OU Health Sciences Center Student Health Insurance Plan | Fall 2021

**Waiver Criteria**

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

1. Medical coverage must be currently active, list coverage dates that cover the entire coverage period being waived, be written in English, and premiums must be quoted in United States currency.
2. Medical coverage must meet the Minimum Essential Coverage requirements of the Affordable Care Act (ACA) including a) no exclusions for pre‐existing conditions, b) preventative care and women's health care as required by the ACA must be covered at 100%, and c) include no annual or lifetime limits.
3. Tribal coverage, Military coverage, and Sooner Care are acceptable forms of insurance coverage. Students can upload their card or letter as proof.
4. 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.
5. Any HSC student who has coverage as an employee or dependent of a University of Oklahoma or University of Oklahoma Health Sciences Center employee will be deemed to have

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

1. Student is eligible for, and enrolled in, the OU Employee Group Health Plan, or other employer sponsored ACA compliant group health plan.

2. 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.

3. 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.

4. Student is sponsored by the US government or other sponsoring entity that has guaranteed payment of all health expenses, and repatriation and evacuation expenses.

5. Student is enrolled exclusively in distance learning classes at the university.

6. Minimum Essential Coverage as required by the ACA with no annual or lifetime limits,

7. No exclusions for pre‐existing conditions.

8. Preventive care and women’s health care as required by the ACA covered at 100%.

9. An annual deductible\* not greater than $500.

10. Coinsurance that does not exceed 25% of allowable charges under the plan.

11. Policy must include a list of the exclusions.

12. Policy coverage dates must include the entire semester.

13. Policy must be in English and in US currency/dollars.

14. Policy must be active and in effect for the duration of the semester.

15. International Students must also maintain coverage for repatriation of remains to their home country and medical evacuation to their home country. The benefit for repatriation may not be less than $25,000, and the benefit for medical evacuation may not be less than $50,000.

**\*This requirement must be met, regardless of HSA account status/balance.**

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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