

## **University System of Georgia Student Health Insurance Plan (SHIP) Frequently Asked Questions – International Student**

**1. Q: I enrolled in an international health insurance plan that met the waiver requirements last year but is being denied this year, why?**

**A.** USG made changes to its international student waiver requirements for the '20/'21 Academic Year. These changes included requiring that waiver plans must be an Affordable Care Act (ACA) compliant plan to ensure international students have adequate healthcare coverage in the United States in case they experience a medical emergency or serious health condition. An ACA compliant plan must include coverage for essential benefits with no lifetime or annual benefit maximums and must adhere to the consumer protections built into the ACA. To be considered ACA compliant, the plan must be underwritten by a licensed carrier in the United States.

**2. Q: Why must international students enroll in plans that meet ACA requirements? International students don't need this type of coverage, do they?**

**A.** Many international plans offered in the United States do not provide comprehensive coverage if an international student were to experience a medical condition or a life-threatening accident or illness. In some cases, these plans do not provide basic coverage for doctor's or specialist's office visits. In order to ensure international students are enrolled in healthcare coverage that provides adequate benefits in the United States, we made the change this year to require enrollment in SHIP or other ACA compliant coverage. Information is available on the USG SHIP website at:

[https://www.usg.edu/student\\_affairs/student\\_health\\_insurance\\_program\\_SHIP](https://www.usg.edu/student_affairs/student_health_insurance_program_SHIP)

**3. Q: What are the exceptions for international student SHIP enrollment?**

**A.** International students who not returning to the United States and will be remaining in their home country due to COVID-19, will not be required to enroll in SHIP. Please notify your institution so that you can be removed from the insurance requirement.

Other plans that may be acceptable to be waived out of SHIP enrollment are those that are provided to sponsored students (for example: Saudi Arabia Cultural Mission, Kuwait, etc.) that is backed by the full faith and credit of the student's home country. The plans will be reviewed and a determination made regarding comparability to the USG Plan. If it is determined to be comparable or better, the plan will be accepted.

If you have additional questions, please contact United Healthcare Student Resources at - [Waiververification@UHCSR.com](mailto:Waiververification@UHCSR.com).

All correspondence must include the University/School Name, Student's Name and Student's School ID. Please provide your confirmation of coverage (COC) from your insurance provider that confirms your dates of coverage and specifies the benefits that meet your specific school requirements as detailed here - [https://www.usg.edu/assets/student\\_affairs/documents/USG\\_Waiver\\_Requirements\\_2020-2021.pdf](https://www.usg.edu/assets/student_affairs/documents/USG_Waiver_Requirements_2020-2021.pdf).

**4. Q: I purchased an international plan that did not meet the USG SHIP waiver standards, what do I do?**

**A.** Most companies allow a refund during the first 14 days; however, that varies from company to company. The company might also request some sort of waiver declination record. Please use the waiver declination email you

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receive. If you need additional information or verification, please send a request to [SHIP@usg.edu](mailto:SHIP@usg.edu), and we will provide you with a letter stating the new requirements.

**5. Q. Is ISO a waiver-approved plan?**

**A.** No, ISO has been determined not to be an approved plan to waive the USG SHIP because it is not an ACA compliant plan. Other non-compliant plans that are not approved are plans offered by GBG, Tokyo Marine, Medicovert and PSI, as additional examples.

**6. Q. My plan is an ACA compliant plan and still being denied. Why is it being denied? What do I do?**

**A.** An ACA compliant plan must be a plan based in the United States. Some international plans are claiming that they are ACA compliant, and they are not.

If you disagree with your waiver denial, please provide additional information to United Healthcare StudentResources at: [Waiververification@UHCSR.com](mailto:Waiververification@UHCSR.com)

All correspondence must include the University/School Name, Student's Name and Student's School ID. Please provide your confirmation of coverage (COC) from your insurance provider that confirms your dates of coverage and specifies the benefits that meet your specific school requirements as detailed here [https://www.usg.edu/assets/student\\_affairs/documents/USG\\_Waiver\\_Requirements\\_2020-2021.pdf](https://www.usg.edu/assets/student_affairs/documents/USG_Waiver_Requirements_2020-2021.pdf).

**7. Q. My current international plan includes additional coverage for travel insurance, rental insurance, and civil insurance. Does the USG SHIP plan include this coverage?**

**A.** The USG SHIP plan's main priority is to provide comprehensive healthcare coverage for students living in the United States attending USG institutions.

**8. Q. Why is USG making this change?**

**A.** USG is changing the waiver standards to begin enforcing the mandatory SHIP enrollment guidelines which have been in place for several years. The reason USG is doing this is for two-fold: First, it will ensure all students, including international students, will be enrolled in comprehensive healthcare coverage in case they experience a serious medical condition. Currently, international students are allowed to waive out of SHIP using other international health insurance plans, many of which do not have comprehensive coverage. There have been instances when international students enrolled in these plans needed care that was not covered under their plans, and they experienced high out-of-pocket costs. Second, as a result of these changes, we anticipate a stabilization of premium increases for all students in the future.

**9. Q. My previous international insurance coverage, provided coverage in my home country. Does the USG SHIP provide coverage internationally?**

**A.** The USG SHIP coverage through United Healthcare StudentResources will provide international coverage while you are traveling in your home country.

**10. Q. What are the 2020-21 International Student Health Insurance Waiver Standards?**

A. The USG Waiver Standards – Effective Fall 2020 are available [here](#) and are listed below:

**International Student Waiver Standards**

- In order to be eligible to waive the student insurance plan, the student’s existing insurance plan must meet the following 3 requirements **and one of** the plan description requirements.
  - Coverage includes effective dates spanning the entire period for which the waiver is requested.
    - **Summer** - 06/01/2021 through 07/31/2021
    - **Fall** - 08/01/2020 through 12/31/2020
    - **Spring** - 01/01/2021 through 05/31/2021
- Plan must cover repatriation and medical evacuation, or coverage should be purchased separately to supplement the Health Plan used to waive the SHIP.
- If a fully insured plan, the plan must be approved as a health insurance plan by the State Insurance Department (Travel Policies, Disability policies, Hospital Indemnity, Accident Only Policies, and other limited benefit policies are not acceptable).

**International Student Waiver Standards - Plan Description**

- Coverage is provided under an employer-sponsored group plan that is ACA compliant as described above. In this case, it is likely that the insured may supplement the health plan with separate repatriation and medical evacuation coverage.
- A plan provided to sponsored students (for example: Saudi Arabia Cultural Mission, Embassy of the State of Kuwait, Royal Thai Embassy, Sultanate of Oman, etc.) that is backed by the full faith and credit of the student’s home country may be acceptable. The plans will be reviewed and a determination made regarding comparability to the USG Plan. If determined to be comparable or better, the plan will be accepted.
- A plan provided by a pre-approved United States Cultural Exchange Program, e.g., Fulbright Programs, etc.
- **The State Colleges and Universities do allow the UHCSR PGH Plan to waive as an exception to these rules**

**11. Q. I have heard about a Special fall period for students that no longer meet SHIP eligibility requirements**

A. United Healthcare Student Resources decided that because of the hardships that have been caused by the pandemic, they would offer a special fall coverage period for those students who do not meet the schools’ eligibility requirements. In order to be eligible for this special enrollment period, students had to previously be insured under the SHIP plan in the preceding coverage period. Students who are eligible will be contacted by United Healthcare StudentResources.

**12. Q. If I have a question about the USG SHIP program through United Healthcare StudentResources, who should I contact?**

A. If you have a general question about the plan or coverage, please contact United Healthcare StudentResources customer service at 1-866-403-8267 or e-mail [customerservice@uhcsr.com](mailto:customerservice@uhcsr.com).

If you have questions about the USG SHIP program waiver process or denial, please contact United Healthcare StudentResources at [Waiververification@UHCSR.com](mailto:Waiververification@UHCSR.com). All correspondence must include the University/School Name, Student’s Name and Student’s School ID. Please provide your confirmation of coverage (COC) from your insurance provider that confirms your dates of coverage and specifies the benefits that meet your specific school requirements as detailed here -

[https://www.usg.edu/assets/student\\_affairs/documents/USG\\_Waiver\\_Requirements\\_2020-2021.pdf](https://www.usg.edu/assets/student_affairs/documents/USG_Waiver_Requirements_2020-2021.pdf).