

## POLICY CONCEPT FORM

<b>Name and UO Title/Affiliation:</b>	Steve Robinson, Asst. VP and Chief of Staff, Student Services and Enrollment Management
<b>Current Title/# (if applicable):</b>	OAR 571.004.0015 Health Insurance Requirements for Non-Immigrant Foreign Students and their Dependents
<b>Submitted on Behalf Of:</b>	Student Health
<b>Responsible Executive Officer:</b>	Roger Thompson

**SELECT ONE:**  New Policy  Revision  Repeal

*Click the box to select*

**HAS THE OFFICE OF GENERAL COUNSEL REVIEWED THIS CONCEPT:**  Yes  No

**If yes, which attorney(s):** Missy Matella

### GENERAL SUBJECT MATTER

*Include the policy name and number of any existing policies associated with this concept.*

This policy revision is submitted for the OAR 571.004.0015 Health Insurance Requirements for Non-Immigrant Foreign Students and their Dependents. The policy covers requirements for international students concerning health and accident insurance.

### RELATED STATUTES, REGULATIONS, POLICIES, ETC.

*List known statutes, regulations, policies (including unit level policies), or similar related to or impacted by the concept. Include hyperlinks where possible, excerpts when practical (e.g. a short statute), or attachments if necessary. Examples: statute that negates the need for or requires updates to an existing policy; unit level policy(ies) proposed for University-wide enactment; or existing policies used in a new, merged and updated policy.*

Policy is created to address J1 visa student compliance.

<http://j1visa.state.gov/sponsors/how-to-administer-a-program/>

### STATEMENT OF NEED

*What does this concept accomplish and why is it necessary?*

This revision updates an older policy to align it with current practice.

### AFFECTED PARTIES

*Who is impacted by this change, and how?*

International students are impacted by the insurance regulations and process as outlined.

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**CONSULTED STAKEHOLDERS**

*Which offices/departments have reviewed your concept and are they confirmed as supportive? (Please do not provide a list of every individual consulted. Remain focused on stakeholders (e.g. ASUO, Office of the Provost, Registrar, Title IX Coordinator, etc.).)*

<b>Name</b>	<b>Office</b>	<b>Date</b>
<b>Dennis Galvan</b>	<b>International Affairs</b>	<b>May 2017</b>
<b>International Affairs Student Advisory Board</b>	<b>International Affairs</b>	<b>October 2017</b>

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### Reason for Policy

This policy assists the University in executing its reporting and certifying obligations under federal regulations by establishing responsibilities for ~~nonimmigrant foreign~~international students regarding insurance for themselves and dependent family members in the United States.

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### Entities Affected by this Policy

~~Nonimmigrant foreign~~International students at the UO; all UO employees who deal with these matters.

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### Web Site Address for this Policy

[To be added when posted]

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### Responsible Office

For questions about this policy, please contact Student Services and Enrollment Management International Student & Scholar Services at 541-346-~~3206~~9386.

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### Enactment & Revision History

9/4/15: Technical revisions enacted by the University Secretary.

7/1/14: Became a University of Oregon Policy by operation of law. Former Oregon Administrative Rule Chapter 571 Division 4 Section 0015.

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### Policy

#### Health Insurance Requirements for ~~Non-immigrant Foreign~~International Students and Their Dependents

(1) In order to assist the University in executing its reporting and certifying obligations under federal regulations, ~~nonimmigrant foreign~~international students at the University of Oregon must demonstrate their ability to meet their financial responsibilities in full. The University

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hereby establishes that these responsibilities include the provision by ~~nonimmigrant foreign~~international students for health and accident care for themselves and dependent family members in the United States, including when the student is on a UO-approved study abroad program, vacation term, or medical leave term.

(2) All ~~nonimmigrant foreign~~international students enrolled part-time or full-time at the University of Oregon will be required to carry health and accident insurance for themselves and all their dependent family members who are in the United States. As such, all international students will be automatically enrolled in and billed for the UO Student Health Benefits Plan (UO SHBP) upon UO course registration. Students are responsible for paying all costs of enrollment in the UO SHBP, subject to late payment fees if payment deadlines are missed. The UO SHBP coverage may be waived if a student provides proof of adequate health insurance.

(3) This policy will be carried out in accordance with associated procedures.

~~\_(3) The health and accident policy carried by each nonimmigrant foreign student must provide coverage comparable to the one offered through ASUO (currently providing for a minimum of \$25,000 per accident or illness) or meet guidelines established by the National Association for Foreign Student Affairs or the American College Health Association. The policy may be underwritten by a foreign insurance carrier but it must be payable in the United States for medical expenses incurred in this country.~~

~~\_(4) Such insurance policy must be in force for a 12-month period commencing during the registration period of the student's first term at the University. Request for term-by-term insurance coverage, or for any coverage extending for a period of less than one year from the date of a student's first registration, must be made in writing to a foreign student advisor in the University's Office of International Services. Exceptions may be granted in cases involving factors including, but not limited to, graduation during the academic year.~~

~~\_(5) Nonimmigrant foreign students must provide proof of adequate insurance coverage acceptable to the Office of International Services before they are permitted to register for classes during their first term of enrollment for any given academic year. Documentation of such adequate coverage must indicate in English the insurance company's name and address for billing purposes, policy number, the coverage terms of the policy, the effective dates of the policy, any exclusions, the names of the individuals covered by the policy, and the maximum amount of coverage per accident and illness and/or in terms of cumulative benefits.~~

~~\_(6) If an enrolling nonimmigrant foreign student does not provide acceptable proof of adequate health insurance for him or herself and for dependent family members in the United~~

~~States, the Office of International Services may restrict University registration and issuance of immigration documents (for travel, extensions of stay, employment requests, practical training, dependent matters, etc.) for the student and the student's dependent family members.~~

~~(7) Nonimmigrant foreign students shall be notified in writing of these requirements before departing for Eugene and again before they complete matriculation at the University. A similar notice shall appear in the University Bulletins next regularly published after the adoption of this policy. These notices shall inform such students that they may contest the factual premise underlying any proposed restriction referred to in section (6) of this policy by presenting their documentation and arguments before the Director of International Services or that person's designee.~~

~~(8) Pending the resolution of any dispute over the conformity of a proffered policy with guidelines referred to in section (3) of this policy, the student proffering the insurance in question shall be permitted to register, and shall, in the event of an adverse decision compelling withdrawal from the University subsequent to registration, be guaranteed a refund of any tuition paid for the term in which withdrawal ultimately took place.~~

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### Related Resources

International Student Plan (UO Health Center), including a summary, student guide, and information on benefits and coverage. {<https://health.uoregon.edu/international-student-plan>}

Procedures (NOTE: these are attached for purposes of PAC review; have asked that they be located online for a link in this section)

**Reason for Policy**

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International students at the UO; all UO employees who deal with these matters.

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**Policy**

**Health Insurance Requirements for International Students and Their Dependents**

(1) In order to assist the University in executing its reporting and certifying obligations under federal regulations, international students at the University of Oregon must demonstrate their ability to meet their financial responsibilities in full. The University hereby establishes that these responsibilities include the provision by international students for health and accident care for themselves and dependent family members in the United States, including when the student is on a UO-approved study abroad program, vacation term, or medical leave term.

(2) All international students enrolled part-time or full-time at the University of Oregon will be required to carry health and accident insurance for themselves and all their dependent family members who are in the United States. As such, all international students will be automatically enrolled in and billed for the UO Student Health Benefits Plan (UO SHBP) upon UO course registration. Students are responsible for paying all costs of enrollment in the UO SHBP, subject to late payment fees if payment deadlines are missed. The UO SHBP coverage may be waived if a student provides proof of adequate health insurance.

(3) This policy will be carried out in accordance with associated procedures.

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## **UO International Student Health Insurance Requirement Procedure**

This document includes procedural components associated with UO Policy “Health Insurance Requirements for I Students and Their Dependents”.

### **General Procedure:**

- (1) International students will have an academic hold placed on their accounts upon acceptance to the University of Oregon.
- (2) To have the hold removed, all international students must complete either:
  - a. an “Insurance Compliance Form” acknowledging the UO’s international student mandate policy and providing consent, or
  - b. An “Insurance Waiver Request Form”, seeking a waiver from the UO SHBP and providing provisional consent
- (3) All students who do not have an approved waiver on file will be automatically enrolled in and billed for the UO SHBP. Premiums must be paid by the published Compliance Deadline to avoid a \$100 late fee and a hold on their account.

### **Waiver Procedure:**

- (1) Eligible international students may seek an insurance waiver if they have US-based health coverage or other University-approved coverage that meets the following requirements:
  - The plan must be a federally certified, US-based plan (or University approved plan), compliant with the Affordable Care Act (ACA), and provide coverage for all services included in the Oregon Benchmark Plan.
  - Coverage must begin on or before the first day of the academic term in which the student is enrolled and extend through the entire term.
  - The plan deductible must be \$500 or less per accident/illness per year.
  - The plan must include medical evacuation coverage of at least \$50,000.
  - The plan must include repatriation coverage of at least \$25,000.
  - The plan must have co-insurance of 20% or less.
- (2) Students who wish to request a waiver from the UO SHBP must submit a Waiver Request Form which provides proof of adequate insurance coverage to the Student Health Benefits Coordinator prior to the published Compliance Deadline. Documentation of such adequate coverage must indicate, in sufficient English, the insurance company’s name, phone number, and address for billing purposes, policy number, coverage effective dates, and the names of the individuals covered by the policy. Students seeking an insurance waiver must submit a Waiver Request Form prior to the published Compliance Deadline for each open enrollment/waiver period for full refund consideration (aligns with last day to add classes, as set by the Office of the Registrar). Any student whose proffered insurance coverage is deemed unacceptable or unverifiable will remain on the UO SHBP and will be responsible for all costs of coverage.



- (3) Students may be eligible for a late waiver approval, if the student submits a Waiver Request Form after the Compliance Deadline, but prior to 5 pm on the last business day of week five of the term/semester. If the waiver is approved based on the merits of the plan, the student will receive a full refund of premiums paid, but will not be eligible for a refund of the administrative fees. The UO SHBP will be terminated retroactively to the beginning of the term/semester and the student will be responsible for paying any outstanding claims.

#### **Other Provisions:**

- (1) If an enrolling international student does not provide acceptable proof of adequate health insurance for him-or herself and for dependent family members in the United States, the Division of Student Services & Enrollment Management may, in collaboration with the Office of International Affairs and Office of the Registrar, restrict University registration and issuance of immigration documents (for travel, extensions of stay, employment requests, practical training, dependent matters, etc.) for the student and the student's dependent family members.
- (2) International students shall be notified in writing of these requirements before departing for the University of Oregon. Additionally, notices shall be published on University websites, including but not limited to: Office of International Affairs, American English Institute, and the University Health Center.
- (3) Students may contest the factual premise underlying any proposed restriction referred to in section (4) of this procedure by presenting their documentation and arguments before the Vice President for Student Services & Enrollment Management or that person's designee.
- (4) Pending the resolution of any dispute over the conformity of a proffered policy with guidelines referred to in section (1) of this policy, the student proffering the insurance in question shall be enrolled in the UO SHBP, and shall, in the event the proffered plan is ultimately deemed acceptable, be given a full refund of premiums and administrative fees and the UO SHBP will be terminated retro-actively to the start of coverage for the period of time in dispute and will be responsible for paying any outstanding claims.
- (5) International students are responsible for updating the Student Health Benefits Coordinator with any changes to their address or insurance policy. Failure to notify the Student Health Benefits Coordinator within 10 days of a change to either insurance coverage or local address constitutes a violation of the University Student Conduct Code.
- (6) Eligibility, coverage rules, handling of refunds, pro-ration, etc. will be handled in accordance with the published plan documents.

#### **Definitions of Student Categories:**

**American English Institute (AEI) Student:** Means any AEI student who is studying on the UO campus, enrolled in at least 1 full term course that is subject to the Student Administrative Health Fee.

**Domestic Student:** Means any student who is Admitted to the University of Oregon and does not meet the definition of an International Student, International Exchange/Sponsored Student, or American English Institute Student.

**International Exchange/Sponsored Student:** Means any student, degree or non-degree seeking, who is approved by the Office of International Affairs as an exchange or sponsored student to engage in an approved academic program at the University of Oregon.

**International Student:** Means any student who is Admitted to the University of Oregon and has a visa type of J or F, or other legal non-immigrant status that is approved by the Office of International Affairs as an International Student.