26.99.01 Student Health Insurance

Approved July 31, 1996
Revised March 7, 1997
Revised October 26, 1998
Revised April 29, 2009
Revised June 6, 2013
Revised October 8, 2015
Revised January 22, 2016
Next Scheduled Review: January 22, 2021

Regulation Statement

This regulation provides guidance for the administration of the student health insurance plan.

Reason for Regulation

This regulation exists to ensure that a student health insurance plan approved by The Texas A&M University System (system) is made available to all students and to ensure that all international students with an F or J visa/status are covered either through this plan or an alternative equivalent plan.

Definitions

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Procedures and Responsibilities

1. GENERAL

   A group health insurance plan is offered to students at each member academic institution to supplement the health services that may be provided by the academic institution under the group hospital and medical services fee. The plan includes optional coverage for students' dependents.

2. ADMINISTRATION

   2.1 General Plan Administration

   Overall responsibility for the development and administration of the System Student Health Insurance Plan (SSHIP) is assigned to the System Office of Risk Management

and Benefits Administration. The Student Health Insurance Advisory Committee will consist of staff and students designated by the Texas A&M University vice president for student affairs, and one staff and one student participant from each of the other members appointed at the members' discretion. The role of the advisory committee is to provide input and serve as the student advocate in cooperation with the System Office of Risk Management and Benefits Administration. With such collaboration and advice from the advisory committee, the System Office of Risk Management and Benefits Administration:

(a) develops specifications, solicits proposals and evaluates vendors;

(b) contracts with the selected insurance carrier, including making arrangements for the payment of premiums;

(c) arranges with the carrier for the production and distribution of materials describing the plan; and

(d) monitors the carrier and addresses problems that may develop in the general administration of the plan.

2.2 Administration at Member Academic Institutions

Each member chief executive officer (CEO) of an academic institution shall assign responsibility for the following functions to a member administrator:

(a) publicize the availability of the SSHIP to students, including the terms of the plan, coverages available, premiums, options, etc.; and

(b) assist students, when requested, to resolve with the insurance carrier questions related to the payment of claims.

2.3 The SSHIP contract is subject to approval by the chancellor or designee.

3. SPECIAL PROVISIONS RELATED TO INTERNATIONAL STUDENTS

All international students entering the U.S. with an F or J student visa/status are required to be covered under the SSHIP or have equivalent insurance coverage as described below. This includes persons who are attending intensive English language programs. For the purpose of student health insurance, a student who leaves the U.S. and maintains immigration status with an intent to return to the U.S. is considered to be a student who has entered the U.S. and must be covered by SSHIP. The member CEO or designee is authorized to establish appropriate guidelines to ensure compliance with the mandatory health insurance requirements and to assess appropriate penalties when necessary.

3.1 International students with an F or J visa/status who are not employed in a benefit-eligible graduate assistant position must be automatically enrolled in the SSHIP. International students with an F or J visa/status can apply for a waiver of SSHIP by going through the approved SSHIP waiver process and providing proof of other insurance that is comparable to the SSHIP. If the alternative health plan does not include medical evacuation and repatriation, a rider must be purchased proving coverage in equal amounts compared to the SSHIP.

Additional information is available from the System Office of Risk Management and Benefits Administration.

3.2 International students with an F or J visa/status who are employed in a benefit-eligible graduate assistant position are entitled to employee group coverage. If they enroll under the system employee group health insurance program, they are not required to enroll in the SSHIP. Those who are not enrolled in the system employee group health insurance program are subject to the provisions of Section 3.1 of this regulation.

3.3 International students with an F or J visa/status who are not enrolled in the SSHIP are required to provide proof of coverage, via the member-designated guidelines, for each semester in which they are enrolled. Those who are not covered under the SSHIP by virtue of the waiver provisions described above shall notify the member CEO or designee of any lapse in alternative coverage.

Related Statutes, Policies, or Requirements

22 C.F.R. Part 62 – Exchange Visitor Program

Member Rule Requirements

A rule is not required to supplement this regulation.

Contact Office

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