

# International Insurance Waiver Requirements

All students with F1 and J1 visas are required to carry major medical insurance. Requests to waive the university sponsored student insurance program can be considered based on one of the following three categories and **MUST** meet all the requirements within a given category in order to be considered for a waiver.

## **Category 1: Covered as a U.S. based employee or as a dependent of a U.S. based employee under U.S. based health insurance provided through that employment.**

- Must provide a Certificate of Coverage from insurance carrier.
- Must provide a copy of insurance card.
- Coverage must be compliant with the Affordable Care Act (ACA).

## **Category 2: Home country provides U.S. insurance coverage.**

- Home government sponsors financially and has purchased health insurance; not just supplied funds to purchase an insurance plan. Example: Government of Saudi Arabia
- Coverage is through a U.S. health insurance company and the plan is ACA compliant.
- Must provide a Certificate of Coverage from insurance carrier.
- Must provide a copy of insurance card. Coverage must include Repatriation (\$25,000) and Emergency Evacuation (\$100,000) or this coverage can be purchased separately.

## **Category 3: Fully sponsored by U.S. or other organization which provides health insurance.**

- Fully financially sponsored by a U.S. or International organization (including tuition, living expenses, medical expenses, health insurance plan, etc.).
- Coverage is backed by a U.S. health insurance company which meets all ACA requirements.
- Must provide a Certificate of Coverage from insurance carrier.
- Must provide a copy of insurance card. Coverage must include Repatriation (\$25,000) and Emergency Evacuation (\$100,000) or this coverage can be purchased separately.

**\*\*Independently purchased insurance plans and travel insurance plans will not be considered for waiver. Waiver deadlines are August 31 and January 31.**

Waiver request must be submitted to AHP with the email link which is sent out to students once the major medical fee has been posted to their accounts. If you have questions regarding this process or waivers you may email Student Insurance Advocate <stuins@louisville.edu>