



TEXAS TECH UNIVERSITY HEALTH SCIENCES CENTER

Operating Policy and Procedure

HSC OP: 77.03, **Requirements of Health, Evacuation, and Repatriation Insurance for F-1 Non-immigrant Students**

PURPOSE: This Health Sciences Center Operating Policy/Procedure (HSC OP) sets forth requirements and guidelines for health, evacuation, and repatriation insurance for non-immigrant F-1 students. The United States Government has certain requirements for all persons applying for a non-immigrant visa (e.g., student visas) to enter the United States. These include certain financial qualifications such as being able to meet all personal financial liabilities while in the United States and not becoming a "public charge" while in the United States. Also, as an F-1 Program Sponsor certified by the Department of Homeland Security, Texas Tech University Health Sciences Center (TTUHSC), through Texas Tech University, has an obligation to make sure that F-1 students account for all actual and potential costs related to their stay. This includes potential medical costs should a student become ill during their enrollment at TTUHSC.

Consequently, for the above reasons, TTUHSC requires that all non-immigrant F-1 students have health insurance coverage as a condition of enrollment. This guarantees that both TTUHSC and the non-immigrant students are in compliance with United States federal regulations and guidelines.

REVIEW: This HSC OP will be reviewed in January of every 2 years (E2Y) by the Associate Provost for Student Affairs in consultation with the Student Affairs Committee, Academic Affairs and Curriculum Committee, and Academic Council.

POLICY/PROCEDURE:

1. Texas Tech University Health Sciences Center (TTUHSC) will require non-immigrant F-1 students to maintain the health, evacuation, and repatriation insurance offered through the university. Any change in the minimum insurance requirements of the U.S. Department of State will be incorporated into TTUHSC's minimum health insurance requirements for F-1 students at the next student insurance contract renewal.
2. This policy will apply to all TTUHSC F-1 students enrolled in one credit hour or more at TTUHSC who have had an immigration document issued by a TTUHSC employee and have been granted non-immigrant status in the United States by the U.S. Department of Homeland Security.
3. F-1 students must either pay for the TTUHSC sponsored student health insurance plan that includes evacuation and repatriation charged to their student account or submit a qualified health insurance for a waiver.
4. Dependents of TTUHSC F-1 (F-2 visa holders) that are enrolled in one credit hour or more at TTU or TTUHSC will also be required to follow the institution's health insurance requirements.
5. Students who do not want to pay for the Student Health Insurance Plan and have qualified health insurance through an employee/parent/spouse US employer health insurance plan must submit a waiver each academic semester to ensure the insurance is active and to pay for additional coverage for evacuation and repatriation if their insurance does not include it. The waiver must be submitted online by the designated deadline. For a waiver to be approved, the level of benefits provided to the student through a health insurance plan must be fully compliant with the

Affordable Care Act (ACA). Cost sharing, short term, and travel plans do not meet the health insurance coverage requirement. Coverage is considered comparable if it provides students with access to local providers and a range of services in the state of Texas. Insurance must meet a Minimum Value of coverage of at least 60 percent of the total allowed cost of benefits that are expected to be incurred under the plan. It also must include Essential Health Benefits of hospitalization, ambulatory services, emergency services, maternity and newborn care, mental health and substance abuse treatment, prescription drugs, lab tests, preventative services, pediatric services, and rehabilitative and “habilitative” services.

6. This requirement **does not** apply to other students attending TTUHSC in any other non-immigrant visa categories.
7. Students who believe an initial denial of a waiver was incorrect can submit a final appeal, in writing, to the Associate Provost for Student Affairs within ten business days of the initial denial. Such an appeal must clearly explain the basis for the requested waiver and why the student disputes the initial decision. The Associate Provost for Student Affairs will make final decisions in consultation with appropriate administrators.
8. This TTUHSC requirement applies only to enrolled students.