

Bemidji State University Policies

Policy Name: Health Insurance Requirement for International Students and Visiting Scholars	Effective Date: June 2015
Policy Owner: VP of Academic Affairs	Last Review: 2015
	Next Review: 2018

Policy Statement

All international students and visiting scholars engaged in educational activities are required to purchase the Minnesota State Colleges and Universities international student accident and illness insurance plan unless they can provide written verification that their government or sponsoring agency (US Government, Foreign Government, Embassy) guarantees payment of all health care expenses for any medical claims that might occur in the United States OR if they have an approved [BSU International Student/Scholar Health Insurance Waiver Form](#).

Scope and Purpose of Policy

With the issue and acceptance of the Bemidji State University I-20 or DS-2019 form, international students and visiting scholars entered into an agreement to abide by all the statements, terms, conditions, and figures that appear on the I-20 or DS-2019 which includes mandatory university health insurance.

Definitions

International exchange students are defined as persons who have origins outside the United States who hold a "J-1" status visa and are admitted to an academic program of study at Bemidji State University.

International students are defined as persons who have origins outside the United States who hold "F-1" or "J-1" status visas and are admitted to an academic program of study at Bemidji State University.

International student athletes are defined as persons who have origins outside the United States who hold "F-1" or "J-1" status visas and are admitted to an academic program of study at Bemidji State University *and* are a member of co-curricular university athletics.

Visiting scholars are defined as persons who have origins outside the United States who hold a J-1 status visa and accepted to participate in the Northstar Academy Visiting Scholar Academy at Bemidji State University.

Sponsoring Agencies are defined as agencies who financially support a student/scholar studying in the US. Usually these are National or Provincial Governments or Foreign Embassies.

Procedures

An international student may submit a request to waive the requirement to purchase the Minnesota State Colleges and Universities international student accident and illness insurance plan by contacting the International Program Center. This waiver request must be submitted by July 31 for Fall term and by December 31 for the Spring term. Below are the conditions under which a waiver will be considered:

- * International student must provide written verification that their government or sponsoring agency (US Government, Foreign Government, Embassy) guarantees payment of all health care expenses for any medical claims that might occur in the United States **OR**
- * International students must provide written verification that they have a health insurance policy that covers in the United States, at a minimum, the following items:
 - Medical benefits of at least \$100,000 per accident or illness
 - Repatriation of remains in the amount of \$25,000
 - Expenses associated with the medical evacuation of the exchange visitor to his or her home country in the amount of \$50,000
 - A deductible not to exceed \$500 per accident or illness.
 - Emergency Room Coverage
 - Out-of-Area Coverage, which does not require the student to return to the home care for emergency medical treatment.
 - Medical benefits provided for Illnesses, Injuries and Accidents
 - No waiting period for pre-existing conditions or other pre-existing condition requirements.
 - Policy is underwritten by an insurance corporation having an A.M. Best rating of "A-" or above; a McGraw Hill Financial/Standard & Poor's Claims-paying Ability rating of "A-" or above; a Weiss Research, Inc. rating of "B+" or above; a Fitch Ratings, Inc. rating of "A-" or above; a Moody's Investor Services rating of "A3" or above.

If an International Student believes s/he meets the above criteria to receive a waiver, s/he must contact the International Program Center to obtain a BSU International Student Health Insurance Waiver Form.

Those **NOT** eligible for waiver consideration are visiting scholars, international exchange students, and international student athletes participating in baseball, basketball, football, hockey, and soccer.

Rationale

This mandate exists for the protection of international students, and visiting scholars; and provides a health plan against financial hardship resulting from the need for medical attention.

Supporting References

<http://www.asa.mnscu.edu/studentaffairs/healthservices/index.html>

http://www.bemidjistate.edu/students/international/international_students/admitted_students/health_insurance/