1. Introduction

The University of Oklahoma maintains a self-funded student health plan (SHP) for certain students enrolled in its Norman-based programs. Specific eligibility requirements for all student categories are found in the SHP plan document. All international students must enroll in the OU SHP, or provide evidence of suitable alternative health coverage to receive a waiver. Dependents of international students are currently eligible to enroll in the OU SHP, but students are not currently required to enroll their dependents in the OU SHP as a condition to enroll as a student at OU.

The SHP has been approved by the Centers for Medicare and Medicaid Services (CMS) as Minimum Essential Coverage (MEC). The CMS approval means that students (and their dependents) who are enrolled in the SHP will have met the Patient Protection and Affordable Care Act (ACA) shared responsibility rules for maintaining health coverage. Every US citizen, and persons living, working, or studying in the US under certain visas, are required to maintain MEC, or pay a tax penalty under the ACA shared responsibility provisions (sometimes referred to as the individual mandate).

2. Student Health Plan Coverage Requirements

2.1. Undergraduate domestic students

Coverage under the OU SHP for undergraduate domestic students is currently voluntary.

2.2. Graduate domestic students

Coverage for graduate domestic students is currently voluntary.

2.3. Graduate Assistants (GA’s)

Coverage for certain GA’s is currently provided by OU at no cost to the GA. Enrollment for GA’s is automatic. The value of the coverage provided by OU is imputed to the GA as taxable income, and reported on the W-2 the GA receives from the university.

2.4. International students

International students are automatically enrolled in the SHP. All international students are required to maintain coverage that meets the minimum requirements of their visa, and also complies with the requirements of the ACA. The OU SHP meets all of these requirements.

2.4.1. Health care coverage for International Students must meet the ACA requirements for MEC coverage. Such Coverage must provide, at a minimum:

1. MEC as required by the ACA with no annual or lifetime limits,
2. No exclusions for pre-existing conditions,
3. Preventive care and women’s health care as required by the ACA covered at 100%,
4. An annual deductible not greater than $500, and
5. Coinsurance that does not exceed 25% of allowable charges under the plan.

2.4.2. International Students must also maintain coverage for repatriation of remains to their home country and medical evacuation to their home country. The benefit for repatriation may not be less than $25,000, and the benefit for medical evacuation may not be less than $50,000.

2.4.3. Short-term Limited Duration plans (sometimes referred to as “travel plans”), or other similar health plans created for the purpose of providing coverage to International Students or non-immigrant visa holders, do not meet the requirements for International Students health coverage.

3. When a Waiver for Coverage Under the SHP May be Granted

3.1. Undergraduate domestic students

No waiver is required since enrollment is currently voluntary.

3.2. Graduate Domestic students

No waiver is required since enrollment is currently voluntary.

3.3. GA’s

No waiver is currently required since coverage is provided at no cost by the university, and enrollment is automatic for GA’s.

3.4. International Students

3.4.1. International Students may be granted a waiver from enrolling in the OU SHP for any semester that the student:

3.4.1.1. Provides evidence he or she is eligible for, and enrolled in, the OU employee group health plan, or other employer sponsored ACA compliant group health plan that provides coverage beginning on or before the start date of the Coverage Period to be waived and ending on or after the end date of the Coverage Period to be waived, and meets the requirements of 2.4.1 above,

3.4.1.2. Provides evidence that he or she is eligible for, and enrolled in, ACA compliant individual coverage purchased through the Exchange (HealthCare.gov), or other ACA compliant individual coverage purchased from an insurance carrier based in the United States, that provides coverage beginning on or before the start date of the Coverage Period to be waived and ending on or after the end date of the Coverage Period to be waived, and meets the requirements of 2.4.1 above,

3.4.1.3. Provides evidence that he or she is eligible for, and enrolled in, coverage that is backed by the full faith and credit of the government of the exchange visitor’s home country and is provided through an ACA compliant plan or policy in writing in English that provides coverage beginning on or before the start date of the Coverage Period to be waived.
and ending on or after the end date of the Coverage Period to be waived, and meets the requirements of 2.4.1 above,
3.4.1.4. Provides evidence, in writing in English, that he or she is eligible for, and enrolled in, coverage sponsored by the US government or other sponsoring entity that has guaranteed payment of all of the student’s medical expenses, and repatriation and evacuation expenses, that provides coverage beginning on or before the start date of the Coverage Period to be waived and ending on or after the end date of the Coverage Period to be waived, also meets the requirements of 2.4.1 above, and
3.4.1.5. Provides evidence that he or she is eligible for, and enrolled in, health care and repatriation and evacuation coverage in addition to coverage specified in 3.4.1.1 through 3.4.1.5 above, or
3.4.1.6. Is enrolled exclusively in distance learning classes at the University.
3.4.2. International Students who have been granted a waiver from coverage under the OU SHP and who lose coverage at any time during the semester for which the waiver has been granted must immediately report any loss of healthcare coverage to Academic HealthPlans, ou.myahpcare.com. Failure of an International Student to maintain coverage as required under this policy is a violation of OU’s student code of conduct and is grounds for disciplinary action.