2020-2021 Minimum Waiver Requirements

USG Mandatory Student Health Insurance Plan Categories

The following students are required to have student health insurance that meets the minimum standards set by the University System of Georgia (USG). Students in these categories who are not covered by a policy held by a parent, spouse, employer or if the policy does not meet the minimum standards, will be charged for the USG Student Health Insurance (SHIP) policy. These students are required to enroll in the USG SHIP unless they waive out based on USG Waiver Requirements.

- All graduate students receiving a full tuition waiver as part of their graduate assistantship award.
- All undergraduate and graduate international students holding F or J visa status.
- All undergraduate and graduate students enrolled in programs that require proof of health insurance coverage (currently only the Doctor of Pharmacy program at UGA).
- All graduate students receiving qualified fellowships or training grants that fully fund their tuition.

2020-2021 Waiver Requirements

For the upcoming academic year, United Healthcare Student Resources (UHCSR) will be enforcing the following waiver standards.

Domestic Student Waiver Standards – Mandatory Categories

In order to be eligible to waive out of the USG SHIP, the student must be enrolled in an ACA compliant plan.

International Student Waiver Standards

In order to be eligible to waive the student insurance plan, the student’s existing insurance plan must meet the following 3 requirements and the requirements in either I, II, III, or IV below.

1. Coverage includes effective dates spanning the entire period for which the waiver is requested.
   - Fall - 08/01/2020 through 12/31/2020
   - Spring/Summer - 01/01/2021 through 07/31/2021
   - Summer only - 06/01/2021 through 07/31/2021

2. Plan must cover Repatriation and Medical Evacuation meeting Federal regulations (listed below), or coverage should be purchased separately to supplement the Health Plan used to waive off of the SHIP.
3. If a fully insured plan, the plan must be approved as a health insurance plan by the State Insurance Department (Travel Policies, Disability policies, Hospital Indemnity, Accident Only Policies, and other limited benefit polices are not acceptable).

I. Plan Description

1. Plan is ACA compliant, meaning that the plan is an individual or group insurance plan meeting the requirements of ACA.
   a. Unlimited Maximum Benefit for covered medical expenses.
   b. Coverage for essential benefits (with no dollar limits), as defined under the ACA. This includes, but is not limited to:
      • Pharmacy
      • Mental health services on parity with medical services
      • Maternity benefits
      • Preventive care with no cost-sharing for Preferred Providers
      • Coverage for pre-existing condition with no waiting period
      • Pediatric dental and vision coverage

2. Maximum preferred provider total out-of-pocket expenses cannot exceed $8,150 per member ($16,300 per family). This amount will be adjusted annually to reflect the then current allowable maximum out-of-pocket.

3. For students in J status, waiver eligible coverage meeting USG and U.S. Department of State regulatory minimum requirements must be submitted at the time of the immigration check-in appointment. J visa holders must have the following minimum benefits:
   • 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
   • A policy underwritten by an insurance carrier with:
     o an A.M. Best rating of “A” or above;
     o a McGraw Hill Financial/Standard & Poor’s Claims paying Ability rating of “A-” or above;
     o a Weiss Research, Inc. rating of “B+” or above;
     o a Fitch Ratings, Inc. rating of “A-” or above;
     o a Moody’s Investor Services rating of “A3” or above;

II. Coverage is provided under an employer sponsored group plan that is ACA compliant as described above. In this case, it is likely that the insured may supplement the Health plan with separate Repatriation and Medical Evacuation coverage (as listed above).
III. A plan provided to sponsored students (for example: Saudi Arabia Cultural Mission, Kuwait, etc.) that is backed by the full faith and credit of the student’s home country may be acceptable. The plans will be reviewed, and a determination made regarding comparability to the USG Plan, and if determined to be comparable or better, will be accepted.

IV. A plan provided by a pre-approved United States Cultural Exchange Program, e.g., Fulbright Programs, etc.