



Number: USF6.0162
Title: Health Insurance for International Students and Research Scholars
Responsible Office: Student Success

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1. All students who are not United States citizens or Permanent Residents of the United States (both non-degree seeking and those admitted to an academic program at the University of South Florida (USF) must demonstrate that they have health insurance coverage for accidents and illness prior to registration for classes. International students who do not demonstrate such coverage will not be allowed to register for classes or continue enrollment at USF. International students are defined as all USF students who are not U.S. citizens or U.S. Permanent Residents.
2. International students in F or J visa classes must demonstrate that they have adequate health insurance coverage prior to enrollment. International students in J visa classes must also demonstrate that their accompanying spouse and dependents have adequate health insurance coverage prior to enrollment.
3. An adequate health insurance policy must contain the following elements:
 - a. Coverage Period: Coverage must include the full academic year, including annual breaks, regardless of the student's terms of enrollment. The policy must provide continuous coverage for the entire period the insured is enrolled as an eligible student. Payment of benefits must be renewable.
 - b. Basic Benefits: (1) Room, board, hospital services, physician fees, surgeon fees, ambulance, outpatient services and outpatient fees paid at 80% or more of usual, customary, and reasonable (UCR) charges after deductible is met, for in-network, and 60% or more of usual, customary, and reasonable charge for out-of-network providers per accident or illness and (2) commencing with students admitted for the Fall 2024 semester, for preventative/wellness services as defined by HealthCare.gov vaccines/screening mandated by USF Policy 33-002 Immunization and USF Policy 33-003 TB Screening.

- c. Inpatient Mental Health Care: Paid at 80% in-network or 60% out-of-network of the usual and customary fees with a minimum 30-day cap per benefit period.
- d. Outpatient Mental Health Care: Paid at 80% in-network or 60% out-of-network of the usual and customary fees for a minimum of 30-40 sessions per year.
- e. Maternity Benefits: Must be treated as any other temporary medical condition and paid at no less than 80% of usual and customary fees in-network or 60% out-of-network.
- f. Inpatient/Outpatient Prescription Medication: Must include coverage of \$1,000 or more per policy year.
- g. Repatriation: \$25,000
- h. Medical Evacuation: \$50,000 including coverage for an accompanying provider or escort, if directed by the physician in charge
- i. Exclusion Period: For pre-existing conditions - first six months of the policy period, at most
- j. Deductible: Maximum of \$50 per occurrence if treatment or services are rendered at a USF institution Student Health Services (or equivalent); maximum of \$100 per occurrence if treatment or services are rendered at an off-campus ambulatory care or hospital emergency department facility
- k. Minimum Coverage: \$100,000 for covered injuries/illnesses per accident or illness per policy year
- l. Insurance Carrier: (1) must have an “A” rating or above per Part 62.14(d)(1) of Section 22 of the Code of Federal Regulations and (2) commencing for students admitted for the Fall 2024 semester, the carrier must be owned and operated in the United States.
- m. Policy must not unreasonably exclude coverage for perils inherent to the student’s program of study.
- n. Claims must be paid in U.S. dollars payable on a U.S. financial institution; and
- o. Policy provisions must be available from the insurer in English.

4. All J-1 Exchange Visitors and their accompanying dependents on J-2 visas are required to have adequate health insurance coverage during their period of stay at USF on the University's J-1 program pursuant to [22 CFR 62.14](#).

5. Changes in status that may affect an international student's visa classification as a nonresident alien for tax purposes may alter minimum insurance requirements as provided in this regulation and may require compliance with the [Patient Protection and Affordable Care Act codified in 42 U.S.C. section 18001 et seq.](#) To ensure continued satisfaction of minimum insurance requirements, a student should consult with a qualified tax professional if a change in status may affect their visa classification as a nonresident alien for tax purposes and promptly notify the USF Student Health & Wellness Center of any changes in their insurance plan.

HISTORY

Date Approved: Aug. 19, 1990

Substantively Amended: Feb. 9, 2011, Jun. 12, 2008

Technically Amended: Apr. 4, 2024, Oct. 26, 2023, Jul. 6, 2016, Jun. 22, 2015

Biennial Review: Jan. 30, 2023

Other: Jul. 1, 2020 (Consolidation)

***Certification:** USF certifies that it has followed the Florida Board of Governors Regulation Development Procedure and has a record of written notices, comments, summaries, and responses as required.*