

# Waiver Guidelines/Criteria:

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1. Sponsored Plan (US Government, Foreign Government, Embassy (will be PPACA compliant). If the health plan does not include medical evacuation and repatriation, it must be purchased providing coverage at equal limits to the SHIP.
2. US employer-provided group health plan that is compliant with the ACA. If the health plan does not include medical evacuation and repatriation, a rider must be purchased providing coverage at equal limits to the SHIP.
3. Student is enrolled in only distance learning programs.
  - IF they are outside the US, and have the SHIP fee on their account, they will need to call the ISS department to get their status (location) updated and the fee removed.
  - If they are in the US, they will need to go forward with the waiver process.
4. Is involved in intercollegiate athletics and coverage for all medical insurance is provided through a policy as part of the current sports accident medical policy approved by System Risk Management.
5. Student's alternate insurance plan must cover the coverage period.

## **Health Insurance Requirements:**

1. Policy provides the Essential Minimum Benefits required by the PPACA with no annual limits.
2. Policy annual deductible of no more than U.S. \$500 (except for employer plans).
3. Repatriation expenses in the amount of no less than \$25,000.
4. Expenses associated with the medical evacuation of the insured to the insured's home country of no less than \$50,000.
5. Policy contains no exclusions for pre-existing conditions.  
Policy covers 100% of Preventive Care as defined by the PPACA

## **Waiver PPACA Essential Health Benefits**

1. Ambulatory patient services
2. Emergency services
3. Hospitalization (such as surgery)
4. Pregnancy, maternity, and newborn care (care for a mother and baby before and after the baby is born)
5. Mental health and substance use disorder services, including behavioral health treatment, counseling and psychotherapy
6. Prescription drugs
7. Rehabilitative and habilitative services and devices
8. Laboratory services
9. Preventive and wellness services and chronic disease management