



# Waiver Process for International Students

Glossary:	
<b>AHP</b>	Academic HealthPlans – Administers the student plans, including the Graduate Plan, and coordinates the waiver process for international students.
<b>Grad Plan</b>	The plan specifically designed for benefit-eligible Graduate Student Employees, including international students.
<b>ISS</b>	International Student Services (or your International Student Office) – coordinates the automatic enrollment process and removes health insurance charge from fee statements once waivers have been approved.
<b>SHIP</b>	Student Health Insurance Plan – the name of the student plan.
<b>TAMUS</b>	The Texas A&M University System – sets regulations regarding health insurance.
<b>Waiver</b>	The ability to drop the automatic enrollment into health insurance because you have other equivalent coverage based on the TAMUS Regulation.

## Do I need Health Insurance?

International students on an F1 or J1 visa/status are required to purchase The Texas A&M University System Student Health Insurance Plan (SSHIP) unless they have an alternate health insurance plan approved through the waiver process. J2 dependents must be covered by health insurance as per the United States Department of State Regulations. The SSHIP is automatically charged to the student's tuition and fee statement.

## What if I already have Health Insurance?

Some international students have alternate coverage and do not need to have SHIP. This may include:

1. Coverage available to benefits-eligible Graduate Student Employees (*waiver is automatically processed if enrolled in the Grad Plan within 7 days of hire date and with a September 1 or January 1 insurance start date*). See [Benefits for Graduate Student Employees](#) brochure for detailed information.
2. Coverage purchased in or provided from the home country, through a relative or from another source which meets System Regulations criteria (*waiver request must be entered and submitted through the [AHP](#) website*).
3. J2 dependents who have other insurance (*waiver request must be sent to your International Student Office*).

These students can have their SHIP automatic enrollment waived (have the fee removed or receive a refund for premiums charged on your student fee statement) from health insurance enrollment provided they can demonstrate proof of adequate alternate coverage. See the **Note to Graduate Student Employees** on the next page for waiver eligibility and how to submit your waiver request.

## Must I submit a new waiver application each semester?

Yes.

**Note to Graduate Student Employees:** In order to qualify for a waiver by choosing a TAMU System health plan, the following must happen:

- You must have a hire date on or before September 1 (January 1 for spring semester)
- You must sign up for your health plan in Workday (Single Sign On – [SSO](#)) within seven (7) days of your hire date and start your benefits on September 1 (January 1 for spring semester)
- *If you sign up for the Grad Plan beginning on September 1 (January 1 for spring semester), your waiver request will be submitted automatically. For any other plan starting on the same date, you must go through the waiver request process through [AHP](#).*

# How to Submit your Waiver Request

**Step 1:** Find the waiver deadline from the International Student Office for your particular institution. It is normally early in the semester.

**Step 2:** Determine if you are eligible for a Student Health Insurance Plan Waiver.

Note: Only F1 and J1 Visa students need to apply for a waiver.

The Texas A&M University System has established five circumstances (see the next page) in which an international student can request a waiver to the student health insurance plan by providing alternate health insurance coverage. In order to be approved for a waiver, your alternate health coverage must meet the requirements of the [System Regulation 26.99.01](#) and be submitted with proof documentation prior to the deadline to AHP.

*The only time a waiver request is submitted automatically for the student is for a Graduate Student Employee who signs up for the Grad Plan starting September 1 (or January 1 for the spring semester).*

***Please review the guidelines/criteria below to ensure you qualify for a waiver before submitting your request through the AHP website.***

1. Student is sponsored by the United States government;
2. Student is sponsored by a foreign government recognized by the United States or certain international, government-sponsored or non-governmental organizations, and covered under a health plan that is compliant with the Affordable Care Act (ACA). If the health plan does not include medical evacuation and repatriation, an additional policy covering these services must be purchased providing coverage at equal limits to the SHIP;
3. Student is enrolled in an employer-provided group health plan that is compliant with the ACA. If the health plan does not include medical evacuation and repatriation, an additional policy covering these services must be purchased providing coverage at equal limits to the SHIP. This includes any TAMUS health plan other than the Grad Plan;
4. Student is enrolled in only distance learning programs; or
5. Student 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.

***Health Insurance Requirements:***

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

***Waiver PPACA Essential Health Benefits***

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

*Have the following scanned documents ready before submitting your waiver information:*

- A scanned copy of the front and back of your health insurance ID card
- A scanned copy of your complete insurance policy, including exclusions, limitations and dependent coverage

**Step 3:** Apply for a Waiver through AHP

Note: You may receive a health insurance card from BlueCross BlueShield (BCBS) in the mail because you were automatically enrolled into the student health plan. Do **not** use this card to receive medical services if you are applying for a waiver. Use your alternate health insurance. If your waiver application is approved, the BCBS insurance will be cancelled and you will be responsible for the charges.

- A. Have a scanned copy of your health insurance card and insurance policy including exclusions, limitations and dependent coverage as well as your Student ID # ready.
- B. Go to <https://tamus.myahpcare.com/>
- C. Scroll down and select your campus. On the new page, select the “**Waiver**” tab.



- D. Review The Texas A&M University System waiver criteria and if your plan meets the criteria, click the link at the bottom of the page to begin your waiver request.

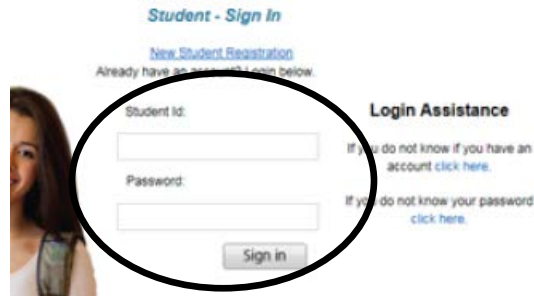
Acquire the following scanned documents before clicking below to submit your waiver information:

1. A scanned copy of the front and back of your health insurance ID card
2. A scanned copy of your complete policy, including exclusions & limitations and dependent coverage

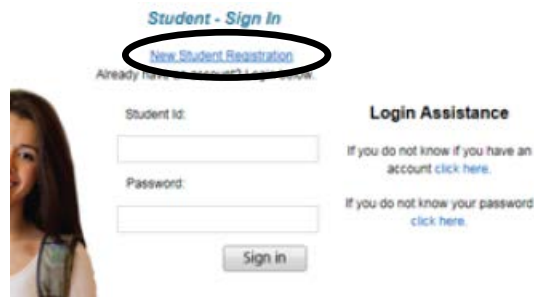
Please contact Academic HealthPlans at 855-247-2273 if you have questions about this waiver

[Click Here to Submit your Waiver Request](#)

- E. If you previously used this waiver system, please login by using your **Student ID #** and your **Password**.  
 If you did not change your password, it may be your date of birth in the format of MMDDYYYY.

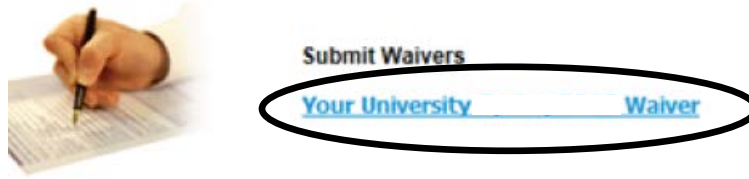


If you are new to the waiver system, click on “New Student Registration.”



- F. New students should provide the information requested on the screen below. Click the “**Register**” button.

G. You will then get to the Student Dashboard. Click on the waiver link found under “**Submit Waivers.**”



H. Enter all information and attach the scanned copies of your documents. Click the “**Submit Waiver**” button.

**Student Information**

First Name*	Adam	Gender*	Male
Middle Name		Student ID*	A100
Last Name*	Abraham	Date Of Birth*	01/01/1990
Email	aaa@test.com	SSN	
School Email*	aaa@test.com	Student In a	- Select -
Parent/Relative Email			

**Policy Holder Information**

First Name (Policy Holder)*	Charles	Last Name (Policy Holder)*	Abraham
Member ID*	P100	Address (Policy Holder)	
Group Number		City (Policy Holder)	
Payer ID EDR Number		State (Policy Holder)	
Member Service PR No*	123 456 7890	Zip (Policy Holder)	
Phone No (Policy Holder)			

**Documentation of Alternative Health Insurance Coverage**

Attach proof of insurance coverage (front and back of ID card, policy document in English) including coverage amounts in US Dollars, and Medical and Repatriation Coverage (if applicable). Please allow 5-7 business days to receive your waiver submission result.

**Attachments**

Attach File 1	<input type="text" value="SAMPLE_DOCUMENT_001"/> <a href="#">Change File</a>	Attach File 2	<input type="text" value=""/> <a href="#">Browse...</a>
Attach File 3	<input type="text" value=""/> <a href="#">Browse...</a>	Attach File 4	<input type="text" value=""/> <a href="#">Browse...</a>

Student's Signature (or Parent's Signature if student is under Age 18)\*\*  Date

\*\*By typing your name in the Signature field, you hereby certify that the information entered into this form is true and correct to the best of your knowledge.

Please allow five to seven business days for waivers to be processed.

The waiver process includes an evaluation of whether or not your plan satisfies both *ACA requirements and required provisions for medical evacuation and repatriation*. Different coverage requirements exist for students on J visas and their dependents (see *Note for J1 Visa Holders and J2 Dependents below*). If your plan has everything except medical evacuation and repatriation, you can enroll in a plan through Academic HealthPlans that will supplement your other plan to make it compliant and you will be charged the appropriate amount for that extra coverage.

Once your waiver is submitted and your proof documentation is received by AHP, you will be notified via email within 7-10 business days of the status of your waiver request, including an offer to purchase the additional coverage if necessary. You may also log into your AHP waiver account to check your status. It may take up to 7-10 business days once the waiver has been approved to process a refund through your tuition and fees. If your tuition bill is due before your waiver application is processed, pay the fee and if approved, the refund will be processed at a later date.

Please contact **Academic HealthPlans at 855-247-2273** if you have questions about this waiver process.

**Note for J1 Visa Holders and J2 Dependents:**

- All J2 dependents must have adequate health insurance at all times. The insurance requirements are established by the United States Department of State and federal regulations. Click [here](#) to see the requirements.
- J2 dependents are eligible to purchase dependent insurance through AHP. However, if the J2 dependents prefer to show alternative health insurance coverage, then proof of the J2 dependent coverage must be submitted to your International Student Office (if you work with TAMU Main Campus International Student Services, you should send it to [healthinsurance@tamu.edu](mailto:healthinsurance@tamu.edu)) no later than the waiver due date for the current semester.
- The alternative health insurance coverage must meet all the minimum benefit levels of the J regulations and include maternity and mental health coverage. To view the J minimum health insurance coverage detail click [here](#).

## Special Problems and What to Expect

Problem	What will happen
<i>My Grad Plan insurance policy doesn't start until after September 1.</i>	You are not eligible for a waiver since your insurance didn't start on September 1. You will be refunded by AHP at the end of the semester for overpaid premiums.
<i>I didn't know I had to sign up for benefits that quickly as a Graduate Student Employee.</i>	If you signed up after the waiver deadline, even if your coverage date was entered as September 1, you will still need to wait until the end of the semester for a refund of overpaid premiums by AHP.
<i>I signed up for a TAMUS health plan other than the Grad Plan.</i>	<p>If your coverage is active as of September 1, you need to submit a waiver through <a href="#">AHP</a> to remove the insurance charge from your fee statement. Follow the directions above and use the temporary card and policy you get from your human resources representative.</p> <p>If you sign up for a TAMUS plan, other than the Grad plan, and you do not submit a waiver or your submitted waiver is not approved, no refunds will be given.</p>
<i>I missed the waiver deadline.</i>	The charge will remain on your fee statement and you are responsible for that charge. You may apply again in the new semester.
<i>I have to pay my fees, but I haven't heard if my waiver was approved.</i>	Pay your fees. If the waiver is approved, the institution will process a refund.
<i>I forgot to send in my documentation by the due date.</i>	Your waiver application will be denied. The charge will remain on your fee statement and you are responsible for that charge. You may apply again in the new semester.
<i>My grad plan coverage has ended due to termination of employment.</i>	<p>Please contact both your International Student Office and AHP to enroll in the student health plan.</p> <p>Please be aware that refunds are not given for grad plan coverage that ends mid-semester.</p>
<i>It's been 7-10 days since I sent in my waiver application and I don't know anything.</i>	Log into the <a href="#">AHP</a> waiver system to see if there is an update. If not, contact AHP directly at <b>855-247-2273</b> to find out more.
<i>It's been 7-10 days since my application was approved and the charge hasn't been removed or I haven't received my refund.</i>	Contact your International Student Office for an update.



**Problem****What will happen**

*AHP is asking me to buy something called AES. What is that?*

Academic Emergency Services (AES) is a supplemental policy that includes the medical evacuation and repatriation services required for international students. When you apply for a waiver and your submitted plan does not include these services, AHP will offer you this coverage. Once you have purchased it, your waiver will be approved and the health insurance charge will be removed from your fee statement and a refund processed if required.

*I'm not going to buy AES.*

Your waiver application will be denied. The charge will remain on your fee statement and you are responsible for that charge. You may apply again in the new semester.

*I have dependents (spouse and/or children).*

Dependents may be optionally enrolled into SHIP or if you are employed by any TAMUS employer-sponsored plan. Costs associated with dependents for any of these plans will be billed to you directly or deducted from your TAMUS paycheck instead of being charged on the fee statement.

If you are on a J visa, you must have coverage for all of your dependents. If you intend to waive insurance for your dependents, you need to send a scanned copy of their card(s) and policy to your International Student Office.