

University System of Georgia Student Health Insurance Plan (SHIP) Frequently Asked Questions – International Student

USG made changes to its international student waiver requirements effective with the 2020/2021 Academic Year. These changes included requiring that waiver plans must be an Affordable Care Act (ACA) compliant plan to ensure international students have adequate healthcare coverage in the United States in case they experience a medical emergency or serious health condition. An ACA compliant plan must include coverage for essential benefits with no lifetime or annual benefit maximums and must adhere to the consumer protections built into the ACA. To be considered ACA compliant, the plan must be underwritten by a licensed carrier in the United States.

1. Why must international students enroll in plans that meet ACA requirements? International students don't need this type of coverage, do they?

A. Many international plans offered in the United States do not provide comprehensive coverage if an international student were to experience a medical condition or a life-threatening accident or illness. In some cases, these plans do not provide basic coverage for doctor's or specialist's office visits. To ensure international students are enrolled in healthcare coverage that provides adequate benefits in the United States, USG requires enrollment in SHIP or other ACA compliant coverage. Information is available on the USG SHIP website at:

https://www.usg.edu/student_affairs/student_health_insurance_program_SHIP

2. What are the exceptions for international student SHIP enrollment?

A. Plans that may be acceptable to be waived out of SHIP enrollment are those provided to sponsored students (for example: Saudi Arabia Cultural Mission, Kuwait, etc.) backed by the full faith and credit of the student's home country. The plans will be reviewed, and a determination made regarding comparability to the USG Plan. If it is determined to be comparable or better, the plan will be accepted.

If you have additional questions, please contact United Healthcare Student Resources at -
Waiververification@UHCSR.com.

All correspondence must include the University/School Name, Student's Name and Student's School ID. Please provide your confirmation of coverage (COC) from your insurance provider that confirms your dates of coverage and specifies the benefits that meet your specific school requirements as detailed here -

https://www.usg.edu/student_affairs/assets/student_affairs/documents/USG - SHIP Waiver Standards - Fall 2024.pdf.

3. I purchased an international plan that did not meet the USG SHIP waiver standards, what do I do?

A. Most companies allow a refund during the first 14 days; however, that varies from company to company. The company might also request some sort of waiver declination record. Please use the waiver declination email you receive. If you need additional information or verification, please send a request to SHIP@usg.edu, and we will provide you with a letter stating the new requirements.

4. Is ISO a waiver-approved plan?

A. No, ISO has been determined not to be an approved plan to waive the USG SHIP because it is not an ACA compliant plan. Other non-compliant plans that are not approved are plans offered by GBG, Tokyo Marine, Medicover and PSI, as additional examples.

5. My plan is an ACA compliant plan and still being denied. Why is it being denied? What do I do?

A. An ACA compliant plan must be a plan based in the United States. Some international plans claiming to be ACA compliant are not.

To request review of your waiver denial, please submit information about your plan to United Healthcare Student Resources at: Waiververification@UHCSR.com

All correspondence must include the University/School Name, Student's Name and Student's School ID. Please provide your confirmation of coverage (COC) from your insurance provider that confirms your dates of coverage and specifies the benefits that meet your specific school requirements as detailed here https://www.usg.edu/student_affairs/assets/student_affairs/documents/USG - SHIP_Waiver_Standards - Fall_2024.pdf.

6. My current international plan includes additional coverage for travel insurance, rental insurance, and civil insurance. Does the USG SHIP plan include this coverage?

A. No. The USG SHIP plan's main priority is to provide comprehensive healthcare coverage for students living in the United States attending USG institutions.

7. Why did USG make this change?

A. USG changed the waiver standards to begin enforcing the mandatory SHIP enrollment guidelines which have been in place for several years. The reason is two-fold: First, it will ensure all students, including international students, will be enrolled in comprehensive healthcare coverage in case they experience a serious medical condition. There have been instances when international students enrolled in international plans have needed care that was not covered under their plans, resulting in high out-of-pocket costs. Second, we anticipate a stabilization of premium increases for all students.

8. My previous international insurance coverage provided coverage in my home country. Does the USG SHIP provide coverage internationally?

A. The USG SHIP coverage through United Healthcare Student Resources will provide international coverage while you are traveling in your home country.

9. What are the current International Student Health Insurance Waiver Standards?

A. The USG Waiver Standards –are available here:

https://www.usg.edu/student_affairs/assets/student_affairs/documents/USG - SHIP_Waiver_Standards - Fall_2024.pdf.

10. **If I have a question about the USG SHIP program through United Healthcare Student Resources, who should I contact?**

A. If you have a general question about the plan or coverage, please contact United Healthcare Student Resources customer service at 1-866-403-8267 or e-mail customerservice@uhcsr.com.

If you have questions about the USG SHIP program waiver process or denial, please contact United Healthcare Student Resources at Waiververification@UHCSR.com. All correspondence must include the University/School Name, Student's Name and Student's School ID. Please provide your confirmation of coverage (COC) from your insurance provider that confirms your dates of coverage and specifies the benefits that meet your specific school requirements as detailed here -

https://www.usg.edu/student_affairs/assets/student_affairs/documents/USG - SHIP_Waiver_Standards - Fall_2024.pdf.