

Clark University

Health Insurance Waiver Information For International Students

Clark University is required to follow the laws issued by the State of Massachusetts regarding student health insurance. The state requires all full and part time (3/4 time) students to purchase the Student Health Insurance Plan (SHIP) offered by Clark or show that they have comparable coverage. The state also sets minimum requirements for all student health insurance programs. We negotiate rates on behalf of our students with the goal of providing them with an affordable, quality health care plan.

The state also specifically requires students to obtain health insurance from a US-based insurance carrier. According the state law, “a school may not waive participation for ... students with coverage from insurance carriers outside the U.S. and coverage by foreign National Health Service programs, (unless the student is studying in a foreign country and the student’s insurance provides coverage in that location)”.

FREQUENTLY ASKED QUESTIONS

Will insurance purchased from companies that sell student insurance on the internet be eligible for a waiver?

The insurance plans sold by Compass, ISO, PSI and others are very limited. The coverage has many exclusions and limitations that make their plans unsuitable to meet either the state’s or Clark’s requirements. We have actually spent a lot of time researching insurance policies sold online and have not been able to find any that are comparable to the SHIP at a lower price. It is highly recommended that you check with Clark to be sure the insurance will meet Clark’s requirements before you purchase any insurance coverage.

Is insurance obtained from my own country acceptable?

No. According the state law, “a school may not waive participation for ... students with coverage from insurance carriers outside the U.S. and coverage by foreign National Health Service programs, (unless the student is studying in a foreign country and the student’s insurance provides coverage in that location)”.

Who determines if my waiver request will be approved?

Waiver requests are reviewed by a committee consisting of the Business Manager, the Director of Health Services, and a Student Accounts counselor.

How do other colleges in Massachusetts handle international student insurance?

Many other colleges and universities in Massachusetts require international students to purchase their student health insurance plan, usually at a cost higher than Clark’s. Several others also have waiver procedures similar to Clark’s. You are encouraged to visit the websites of other colleges based in Massachusetts to view their requirements.

How much does Clark’s student health insurance cost?

The current cost is \$1,711 per academic year.

I’m graduating in December, do I need to purchase insurance for the full year?

No – you can enroll in Clark’s SHIP for the fall semester at a cost of \$727.

Do I have to pay the full \$1,711 up front?

No. There are payment plan options available. Please contact your student accounts counselor for more information. (*Payment plan is not available for Graduate School of Management students.*)

What coverage does my plan need to be comparable with the Clark plan?

The state requires the health insurance to “provide to the student throughout the school year reasonably comprehensive coverage of health services, including preventive and primary care, emergency services, surgical services, hospitalization benefits, ambulatory patient services, and mental health services”. A checklist, used to help determine if insurance is comparable to the Clark plan is attached. The most common reasons for insurance plans to be denied a waiver are lack of coverage for pre-existing conditions, no coverage for “preventive and primary care” such as routine physical exams and immunizations, exclusions for mental health, exclusions for sexually transmitted diseases, and exclusions for injuries sustained under the influence of alcohol or drugs.

Can you make an exception in my case?

In fairness to other students, we need to treat all students equally with no exceptions. In addition, we are bound by Massachusetts law to ensure all students have the appropriate insurance coverage.

I already paid for my non-Clark health insurance. Can I get a refund since it doesn't meet the requirements?

Many insurance companies will issue a refund if the insurance doesn't meet Clark's requirements. In some cases you will need to provide a letter from Clark confirming this to be the case. If you need such a letter, please contact the Business Manager (see below).

Who should I contact if I have additional questions?

Please contact the Business Manager, Paul Wykes, at pwynes@clarku.edu.

Student Health Insurance Plan Waiver Checklist

According to Massachusetts law:

Students must purchase the school sponsored health plan or show proof of comparable coverage in an alternate health plan in order to enroll in Massachusetts colleges and universities.

If a student has an alternate health plan with comparable coverage under his/her parents' insurance, the student may request a waiver from participating in the college sponsored student health plan. However, for an alternate health plan to be comparable to the qualifying student health plan:

- The plan must provide to the student reasonably comprehensive coverage of health services, including preventive and primary care, emergency services, hospitalization benefits, ambulatory patient services and mental health services throughout the school year
- The services covered under the alternate health plan must be reasonably accessible for all health services to the student in the area where the student attends school.

In addition, a school may not waive participation for students with coverage from insurance carriers outside the U.S. and coverage by foreign National Health Service programs.

The following checklist should be used when evaluating plans for waiver purposes. If "Yes" is not checked for each item, the plan does not meet the minimum requirements. This checklist is subject to change.

Coverage	Yes	No
Preventive care (routine physical exams, immunizations)		
Primary care		
Emergency services		
Hospitalization benefits		
Ambulatory patient services		
Mental health services (in-patient and out-patient)		
Covers pre-existing conditions with 6 months or less waiting period		
Maximum annual deductible of \$250 or less		
Provides coverage in the Worcester area		
Minimum \$50,000 coverage for both physical and mental illness		
Covers emergency room visits that do not result in admission to the hospital		
Sexually transmitted diseases (diagnosis and treatment) are covered.		
Injuries resulting from suicide attempts, alcohol use or drug use are not excluded from coverage		
Insurer is U.S. based		

In addition, review the list of exclusions for any unreasonable items not listed above.

Clark University Health Insurance Waiver Appeal Form

Name:

Student ID:

Address:

Telephone number:

Email address:

International students must be enrolled in Clark's Student Health Insurance Plan (SHIP). In rare cases, participation in the plan will be waived if the student is carrying insurance with benefits comparable to the Clark plan (see below). Coverage by insurance carriers outside of the United States or coverage by foreign National Health Service programs is not acceptable. Please be aware that international student health insurance plans made available by firms such as Compass Benefits Group or PSI do not provide adequate benefits and cannot be used to waive the Student Health Insurance Program requirement.

Waivers will only be granted for international students under the following circumstances:

- The student has **embassy-sponsored** health insurance with benefits comparable to the Clark SHIP.
- The student has comparable health insurance through their spouse's health insurance plan.
- The student has comparable health insurance provided through a US-based employer.

Students meeting the above requirements may submit a written appeal for waiver consideration. In order to do so, please complete this form in its entirety and email it and all supporting documentation to: saccounts@clarku.edu.

The Clark University Health Insurance Appeal Committee will then review your documentation and contact you to inform you of if you are eligible for an insurance waiver. If you do not send all documentation by email – your appeal request will not be considered.

The following supporting documents are required:

- Copy of your health insurance plan and full description of benefits and coverage
- Copy of the front and back of your current health insurance card including student's name

Please note that all documents are to be submitted in English – including the copy of the insurance card.

Thank you