Clark University

Health Insurance Waiver Information For International Students

All international students who are enrolled in classes at Clark for a semester or more are required to 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 acceptable alternate 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 US-based health insurance plan.
- The student has comparable health insurance provided through a US-based employer.
- The student will be out of the country for the entire academic year (must show proof of insurance that will cover the student in their location).

FREQUENTLY ASKED QUESTIONS

I meet one of the waiver requirements listed above - how can I apply for a waiver?
A waiver form, along with instructions is available online.

Will insurance purchased from companies that sell student insurance on the internet be eligible for a waiver?
No. The insurance plans sold by Compass, ISO, PSI and others all have significant limitations and are not acceptable alternatives to Clark’s SHIP.

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. Many 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 only at a cost of $727 if you can document that you will be graduating in December.
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. 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 pwykes@clarku.edu.