

Health Insurance FAQ

For International Students

Are international students required to have health insurance?

Yes. The university of Hawaii requires all non-immigrant students to prove they have adequate health insurance every semester enrolled. This policy protects both the student and the university. Additionally, J-1 students and their dependents are required under US State Department regulations to have health insurance for the duration of their stay in the US under the J-1/J-2 visa.

Why is health insurance in the US important? Health care is extremely expensive in the US and there is no universal health care provided by the government.

Does the University sponsor a particular insurance? What is it?

Yes. The University endorses a student health insurance. The current insurance provider is HMSA (Hawaii Medical Service Association), the Blue Cross/Blue Shield provider in Hawaii. For academic year 2008-09, four different plan options are offered.

What are the dates of coverage? Is there an enrollment period for the UHM/HMSA insurance?

Fall 2008 semester coverage will be from August 15, 2008 to December 31, 2008; spring 2009 semester coverage is from January 1-May 14, 2009 and summer coverage is from May 15-August 14, 2009. The enrollment period for international students for fall 2008 will begin in July 2008 and will end on or near the last day of fall registration. The enrollment period for spring and summer will be advertised in advance, generally beginning about a month before the new semester begins and ending shortly after the new semester commences.

Is HMSA available to someone who has just graduated? No. You are eligible for student insurance only while enrolled in school. International students are not eligible for student insurance while on Optional Practical Training after completing study, but HMSA does offer a conversion plan for non-students. Contact HMSA Customer Service for more information (948-5555, option 1). The conversion plan will be more expensive than the student plan.

What is the cost of the HMSA Plan?

Costs for HMSA range from \$1,903 to \$2,297 annually, depending on the option selected. The costs for fall semester 08 range from \$709 to \$856.

How can an international student purchase HMSA insurance?

All students must complete the enrollment application and life insurance beneficiary forms. Since the plan benefits changed this year, it is not possible for continuing HMSA members to "renew". You can enroll on-line through the HMSA website at www.hmsa.com/portal.student/, or by a paper application to be mailed to HMSA (processing time takes 2-3 weeks), or by visiting the HMSA office at 818 Keeaumoku St.

Those who enroll on-line must pay with a Mastercard or Visa card and will be charged a \$10 credit card processing fee in addition to the insurance premium. Those who enroll by paper application may pay by check or money order and will not be charged a \$10.00 fee. Do NOT pay with cash.

How does the University monitor health insurance for international students? New students, and those continuing after a leave of absence, and those who are returning after reapplying, will be unable to register for classes until they receive health insurance clearance from the ISS. These students will have an IH hold on their student record. Students can view IH and any other holds on the MyUH portal when they begin to register. From the MyUH home page, click on "Registration", then on "Check Registration Status" and select the fall 2008 semester. You will then see a statement indicating whether or not you have holds. Students with holds follow the instructions on where to report to remove the holds.

Note that as of fall 2008 the university will no longer use health insurance registration holds on the records of continuing F-1 students. However, all international students are required to comply with the health insurance requirement. All international students have, by signing the ISS Rights and Responsibilities form, agreed to purchase and keep in force an adequate health insurance policy. The University may require students to prove their insurance coverage at any time.

The ISS will continue to use health insurance registration holds to monitor continuing J-1 students sponsored by the University of Hawaii at Manoa. Beginning Fall 2008, J-1 students must submit a Health Insurance form that provides details of their health insurance. They must also provide information on health insurance coverage for all J-2 dependents in the US. Note that J-1 students choosing to insure with HMSA must purchase Option 2 or 4, since only these plans meet federal requirements for medical evacuation and repatriation.

How do new students receive health insurance clearance after purchasing HMSA insurance? Students who purchase the HMSA student insurance plan should bring their payment receipt to the ISS for hold clearance.

How do I receive health insurance clearance for another insurance plan? UHM will accept health insurance plans that provide certain minimal levels of coverage. To receive approval of another insurance plan, new students should submit to the UHS health insurance officer the Request for Alternative Health Insurance form along with the details of the plan you wish approved. ***The fall 2008 deadline to apply for approval of other health insurance is August 25, 2008, which is the first day of classes.*** You will be notified by email within 3 days if your health insurance is approved, denied, or if further information is needed to make that determination. You should be aware that alternative insurance review may delay your registration and limit your selection of classes.

How do newly-arrived international students who are Graduate Teaching or Research Assistants receive health insurance clearance?

Most TAs and RAs select employee rather than student insurance, since the university subsidizes part of the premium cost for their employees. TAs and RAs must complete the Request for Alternative Health Insurance form and attach evidence of their employee insurance choice by submitting to the ISS a copy of the Health Insurance Enrollment form (E-1) and a Payroll Notification Form (PNF) or letter from the department showing the employment dates.

Note for J-1 TAs and RAs: UH employee insurance does not provide medical evacuation and repatriation coverage, which is required by federal regulation. Therefore, J-1 students must purchase and provide documentation of a separate plan with this coverage. Please

see Additional Health Insurance Information for J-1/J-2 visaholders.

How can I find an alternative health insurance plan?

University officials do not “recommend” alternative plans since the UH endorses HMSA and there are so many other plans to choose from. In all medical plans, benefits and costs change frequently. The ISS recommends that, prior to purchasing any health insurance, you carefully review all benefits and benefit exclusions to determine if a plan will fit your needs. Note that pre-existing conditions are generally excluded from most student plans you will find on the open market. (This makes HMSA a very unique plan, since pre-existing conditions are covered.)

The following companies are frequently chosen by UHM International Students. The plans offered in general meet J-1 and UH requirements as long as you select plans that meet or exceed the minimum coverage and deductibles found on the alternative insurance/waiver form:

1. PSI (www.psiservice.com)
2. HTH (www.hthstudents.com)
3. International Student Insurance (www.internationalstudentinsurance.com)
4. Gateway USA (www.gatewayplans.com)