Health Requirements and Health Insurance Requirements

FAQ For International Students – Fall 2010

What are the basic health requirements for entering UH Manoa?

UHM follows State of Hawaii requirements for entrance to post-secondary institutions. These include: 1) A tuberculin (PPD) skin test within 12 months prior to enrollment, and a chest X-ray if the skin test is positive. Only tests performed in the US and its territories are accepted. 2) Proof of two doses of MMR (Measles, Mumps, Rubella) vaccination or provide titers results showing that you are immune to MMR. 3) Students must also submit a Confidential Health Form. A registration hold is placed by the University Health Services (UHS) and can only be removed by clinic staff once full compliance is determined. The UHS is located at 1710 East-West Road. The phone number is 808 956-8965. The International Student Services is NOT involved in this clearance.

Are F-1 international students required to have health insurance?

Yes. The University of Hawaii Board of Regents Policy (7-7) states: “All non-immigrants on student visas are required to enroll in a University of Hawaii' endorsed student health insurance plan or furnish proof of enrollment in a health program whose benefits meet the minimum insurance requirements set by the President or the President’s designee.” This policy protects both the student and the university.

Why is health insurance in the US important?

Health care is extremely expensive in the US and international students are not eligible for any publicly funded health care benefits.

Does the University endorse a particular insurance plan? What is it?

Yes. The University endorses a student health insurance plan. The current insurance provider is HMSA (Hawaii Medical Service Association), the Blue Cross/Blue Shield provider in Hawaii. For academic year 2010-11, four different plan options are offered. The HMSA Student Insurance Plan is an unusually rich student plan with medical benefits that exceed a typical student plan. Two of the plans offer prescription drug coverage. However, none of the plans include dental care. (Students may be able to purchase separate dental coverage on their own). For more information on the UH Student Plan go to: www.hmsa.com/portal/student

What are the dates of coverage? Is there an enrollment period for the UH Student Plan (HMSA)?

Fall 2010 semester coverage is from August 20 – December, 31, 2010. Students may purchase HMSA by semesters (fall, summer or summer), the full academic year (August 20-May 19), or for a full year (August 19, 2010 – August 20, 2011)

The HMSA deadline for enrolling for the fall semester is September 17, 2010. However, new students must enroll before the UH registration and payment deadline since registration holds will not be removed until coverage is proven.

What is the cost of the UH Student Plan (HMSA)?
The cost for students for the Fall 2010 semester ranges from $782 to $957 depending on the option selected. The cost for the full academic year ranges from $1612 to $1973. The cost range for a full year is $2150 to $2631.

2-party and family plans are also available. Go to www.hmsa.com/portal/student for the rates.

**How can an F-1 international student purchase the UH Student Plan (HMSA)?**

All new applicants must complete the enrollment application and life insurance beneficiary forms. Enroll on-line beginning July 21 through the HMSA website at www.hmsa.com/portal/student or by a paper application to be mailed to HMSA (processing time is 2-3 weeks), or by visiting HMSA offices at 818 Keeaumoku St.

To enroll on-line, pay with a Mastercard or Visa card. A $10 credit card processing fee will be added to your insurance premium. To enroll by paper application, please pay by check or money order without additional processing fee. No cash payments please.

**Is the UH Student Plan (HMSA) available to students after graduating from UHM?**

No. You are eligible for student insurance only while enrolled in school. Note that international students are not eligible for student insurance while on F-1 Optional Practical Training after completing study.

For those students who are no longer eligible for the UH Student Plan, HMSA does offer an individual conversion plan which you can remain on for up to 6 months. The conversion plan covers medical only and is more expensive than the student plan. Contact HMSA’s Account Management & Sales Department for more information (948-5555, option 1).

**If I withdraw from school, am I still eligible to stay on the UH Student Plan (HMSA)?**

No. You are eligible for student insurance only while enrolled in school and taking the minimum number of credits required. Once you notify HMSA of your withdrawal date, a refund for the coverage paid for but not used will be processed and mailed to you. Go to www.hmsa.com/portal/student for cancellation information.

For those students who are no longer eligible for the UH Student Plan, HMSA does offer an individual conversion plan which you can remain on for up to 6 months. The conversion plan covers medical only and is more expensive than the student plan.

**How do new students receive health insurance clearance after purchasing the UH Student Plan (HMSA)?**

Students who purchase the UH student insurance plan (HMSA) should bring their payment receipt to the ISS for hold clearance. If you purchase online, be sure to print your receipt/confirmation page just after payment as you will NOT be able to print it later. If you purchase in person from an agent at HMSA, request a receipt showing the amount paid. Note that if you purchase by mail, you may not receive a timely receipt, which may impact your ability to register for courses.

**How do newly-arrived F-1 international students who are Graduate Teaching or Research Assistants receive health insurance clearance?**

TAs and RAs may select either student or employee health insurance. For clearance of employee insurance, bring the following documents to the ISS: Payment Notification Form (PNF) showing your appointment dates (start & end dates) (or a letter from your Department stating your hiring category --TA
or RA-- and start & end dates), plus a copy of your completed Health Insurance Enrollment (EC-1) which will indicate the health insurance plan you selected.

**How does the University monitor health insurance for F-1 international students?** New students, those returning 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, due to the health insurance registration hold. Students can view their registration holds on their MyUH portal when registering. From the MyUH home page, click on “Registration”, then on “Check Registration Status” and select the fall 2010 semester to see a statement indicating whether or not you have holds.

Currently continuing F-1 students are not subject to health insurance registration holds. However, all international students are responsible for complying with the UH health insurance requirement, and have attested to this responsibility on the ISS Rights and Responsibilities form. Continue to submit to the ISS a completed Student Acknowledgement & Provider Certification Form covering at minimum an entire semester by the first day of classes (August 23, 2010). Note that UH officials may request evidence of acceptable insurance coverage at any time and may perform random audits of insurance coverage.

**How do I receive health insurance clearance for another insurance plan?**

UHM accepts alternative health insurance plans that provide certain minimal levels of coverage. Submit a properly completed F-1 Student Acknowledgement & Insurance Provider Certification Form to the ISS by August 23, 2010 receive clearance. You will be notified by email **within 3 business days** if your health insurance is approved, denied, or if further information is needed to make that determination. Students who do not submit their forms early should be aware that alternative insurance document review may delay your registration and limit your selection of classes. We recommend submitting your form by August 10 since new student registration begins on August 16.

**How can I find an alternative health insurance plan?**

Since the UH endorses HMSA, university officials do not “recommend” alternative plans. The health insurance marketplace is large and constantly changing. It is your responsibility to carefully review benefits and exclusions of specific plans to determine if that plan will suit your needs. Additionally, the health insurance vendor you select must certify on the F-1 Student Acknowledgement & Insurance Provider Certification Form that your plan meets the university's minimum coverage standards. Again, note that you must purchase your insurance for at least one entire semester to receive clearance.

**IMPORTANT:** If your plan does not meet the minimum levels of coverage required or your insurance company will not complete and sign the F-1 Student Acknowledgement & Insurance Provider Certification Form, then your plan will NOT be accepted.

**What are the minimum levels of coverage required by the University?**

The minimum coverage requirements are listed on the F-1 Student Acknowledgement & Insurance Provider Certification Form. The university reserves the right to change coverage requirements in response to US or state law requirements, or in response to changing industry standards. However, reasonable advance notice will be given to students when significant changes occur.