

Health Requirements and Health Insurance Requirements

FAQ For J-1 International Students

What are the basic health requirements for entering the 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. 3) Students must also submit a Confidential Health Clearance Form. **Information on obtaining the Health Clearance Form is given to student's along with their acceptance (admission) packet.** 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 and website is www.hawaii.edu/shs. The International Student Services is NOT involved in TB and immunization clearance nor in receiving, reviewing or storing the Health Clearance Form.

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

Yes. The University of Hawaii requires all non-immigrant students to prove they have adequate health insurance at all times during their study at UHM. This policy protects both the student and the university. Additionally, J-1 students and their J-2 dependents are required under US State Department regulations to have health insurance for the duration of their stay in the US, including all vacation periods.

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 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. Four different UH student plan options are offered, but only TWO of these plans meet J-1 federal requirements. Therefore, J-1 students wishing to purchase the UH Student plan (HMSA) should purchase either OPTION 2 or 4. Note also that HMSA covers pre-existing medical conditions. This makes it an unusually rich plan. Most other international student/scholar plans will NOT cover pre-existing conditions or may have a waiting period for coverage. Further information on the HMSA Student Plan is located at www.hmsa.com/portal/student

Is there an enrollment period for the UH Student Insurance Plan?

Yes. Students must enroll during the enrollment periods, which begin prior to each semester. Go to www.hmsa.com/portal/student to see the enrollment dates. Even if the enrollment period extends beyond registration, international students must prove health insurance coverage within the UH course registration period.

What is the cost of the UH Student Insurance Plan?

The rates vary, depending on which option you select. Rates for a single student for Fall 2011 are: Option 2: \$930; Option 4: \$1,226. See the Benefit Summary or go to www.hmsa.com/portal/student for further information on rates for the full year, and for family rates.

How can a J-1 student purchase HMSA insurance?

New students must complete the enrollment application and life insurance beneficiary forms. You may 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. Continuing students should respond to the renewal notice/bill mailed by HMSA and meet the renewal deadline stated on the bill..

Those who enroll on-line must pay with a Mastercard or Visa card and are 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 (made payable to "HMSA") and are not charged an additional processing fee. No cash payments please.

Is HMSA available to a J-1 student who has graduated from UHM?

No. Only enrolled students are eligible. Note that while J-1 students are not eligible for student insurance while on Academic Training after completing study, HMSA does offer a conversion plan for non-students. Contact HMSA's Account Management & Sales Department for more information (948-5555, option 1). The conversion plan is more expensive than the student plan. J-1 students and their dependents must provide proof of health insurance while on UHM sponsored post-completion Academic Training following graduation, and the HMSA conversion plan is available during this period

How does the University monitor health insurance for J-1 students?

J-1 students will have a registration hold placed on their student records at various intervals. All NEW J-1 students will have to clear this hold before registering for the first time. Continuing students must report to the ISS to clear holds that are set in accordance with the expiration date of his/her health insurance. Students can view holds on the MyUH portal during the registration period by clicking on "Registration", then on "Check Registration Status" (select the current semester). You will then see a statement indicating whether or not you have holds and instructions on where to report to remove the holds.

Note that all J-1 students are required to sign both the ISS Rights and Responsibilities form as well as a Health Insurance Requirements Acknowledgment form which explains the federal requirement and the potential impact on your J-1 status of willful violation of the health insurance requirement. These forms need only be signed once. J-1s are also responsible for providing and documenting health insurance coverage for each J-2 dependent.

How do new J-1 students receive health insurance clearance after purchasing HMSA student insurance?

Bring your payment receipt to the ISS for hold clearance. ***Those who pay online with credit cards should print the receipt immediately after paying as it will not be accessible later.*** Those who pay an HMSA agent in person should request a receipt showing the payment amount. Those who mail their payment may not receive a timely receipt from HMSA.

How do I receive health insurance clearance for an alternate insurance plan?

UHM accepts health insurance plans that meet federal J-1 insurance requirements. Submit a fully completed "J-1 Student Health Insurance Provider Certification Form" signed by your insurance vendor's agent to certify that it meets all requirements, to the ISS along with proof of purchase and dates of coverage before the first day of classes. You will be notified by email within 2 business days if your health insurance is approved, denied, or if further information is needed to make that determination. You should be aware that late submission of health insurance information may delay your registration and limit

your selection of classes. You may also submit your Provider Certification Form by fax (808 956-5076) or by email scan (issmanoa@hawaii.edu) beginning 30 days prior to the start of classes each semester.

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

TAs and RAs may select either student or employee insurance. In either case, new employees should submit to ISS a copy of the Payroll Notification Form (PNF) (or a letter from the department providing your dates of hire and FTE%). If you are selecting employee insurance, also provide a copy of the Health Insurance Enrollment Form (EC-1) to identify the provider of your insurance. Continuing J-1 students provide a copy of your latest paystub showing employee insurance deductions.

Additionally, J-1 TA/RA selecting employee insurance must purchase and provide documentation of a separate plan that covers the required J-1 medical evacuation and repatriation coverage, which is not a part of employee insurance plans. The ISS has located the following reasonably-priced medical evacuation & repatriation policies: Harbour Group/Markel Insurance Company Medical Evacuation & Repatriation Benefit Plan found at http://www.hginsurance.com/pdf/med_evac.pdf and Beta Scholastic Plan at www.betins.com. On-line enrollment is available. J-1s who have J-2 dependents covered under their employee insurance plan must purchase this additional plan for the dependents. Submit to the ISS proof of dates of coverage and payment for a Medical Evacuation and Repatriation plan along with your EC-1, PNF and/or current paystub showing employee insurance deductions.

How can I find an alternative health insurance plan?

There are many insurance vendors that cater to the international student market. The insurance marketplace is large and constantly changing. It is a student's responsibility to carefully review all plans they are considering and select a plan that will meet their health care needs. Additionally, the plan selected must comply with J-1 Department of State requirements. The UHM will accept any plan as long as the insurance company certifies coverage levels meet the minimum requirements, as listed on the Provider Certification Form. After selecting an alternative insurance plan, and obtaining the insurance provider's signature, submit the form to the ISS. These forms are kept in your visa file. It is your responsibility to renew your plan on time and provide the ISS with a new provider certification for each period of renewal.

The ISS does not recommend any one alternative plan over another, but provides the following alternative plan websites to help students locate reputable and affordable insurance options: The plans listed below meet both the J-1 federal and F-1 UH policy student health insurance standards. UHM does not guarantee or warrant the soundness of these plans.

HTH Worldwide Hawaii HealthCare Value Plan ([Click Here for HTH Plan](#)): This plan was designed for UH students on several campuses. The plan is affordable, with a set price of \$74.75 per month for students up to age 65, and has a 6-month waiting period for pre-existing conditions. This plan meets all mandated benefits as required by University of Hawaii and the Hawaii State Insurance Commission.

International Student Organization's COMPASS Platinum, Gold or Silver plans: www.isoa.org
These plans have variable pricing according to age, and a 6-month waiting period for pre-existing conditions..