FAQ: Health Insurance for International Students at University of Hawaii Manoa

Are international students required to have health insurance? Yes. The UH system requires all international students on the non-immigrant student visas (F-1 or J-1) to carry health insurance. F-1 students must have insurance for every term enrolled. J-1 students as well as their J-2 dependents must have health insurance for the entire period of their stay in the USA. The ISS recommends that ALL international students carry health insurance without any gap in coverage during their study program in Hawaii. Both F-1 and J-1 students must have health insurance that covers medical evacuation and repatriation to the student’s home country to cover costs if students are seriously injured or die during study.

Why is health insurance in the US important? Health care is very expensive in the US, and so is health insurance. Traditionally there has been no universal health care provided by the government. Recently a new law (Affordable Care Act, or ACA) went into effect, requiring American citizens/permanent residents to purchase health insurance or pay a fine to the US government. The intent of the law is to broaden access to health insurance/care since formerly, many families and children in the US did not have health insurance. Under ACA, the US government/state governments offer financial subsidies so that low-income Americans can afford insurance. ACA plans offer unlimited, lifetime coverage, and must cover all pre-existing conditions. They must also cover prescription drugs and mental health care. However, US plans typically require insurance holders to pay deductible amounts, co-insurance or co-payments.

Does the University sponsor a Student Health Insurance plan (SHIP)? Yes. What is it? Currently the UH has a student health insurance plan provided by HMSA, the BlueCross/Blue Shield provider in Hawaii. It is available for purchase by the semester or year to all students and there are four variations, or options. All are ACA compliant plans. When international students purchase a SHIP, they MUST buy Option 2 or 4, both of which provide medical evacuation and repatriation benefits.

Does the UHM allow a student to have other health insurance? Yes, the UHM allows F-1 and J-1 students to purchase any other plan that meets certain levels of coverage. This includes US-based plans as well as foreign plans, ACA and non-ACA plans. Many international students prefer to keep insurance they’ve had before and are familiar with, and many are able to save money by purchasing an alternative plan.

With the implementation of ACA, most US health insurance policies now cover expanded benefits, and thus health insurance has become more expensive. International students are NOT required to purchase a health insurance plan with ACA levels of coverage, but instead may purchase a “Short-term limited duration” plan specifically designed for international students and scholars who are in the US for a limited time for academic reasons. There are many vendors of such plans. The UHM has recently decided, for convenience of international students, to endorse several plans offered by ISOA, a vendor that provides plans that are limited to international students/scholars holding F and J visas. ISOA’s short-term limited duration plans are affordable and offer coverage levels higher than the UHM currently requires. ISOA also offers an ACA-compliant plan which is much less expensive than the SHIP. Click https://www.isoa.org/ to review the ISOA insurance options.
How can a student get approval for an alternative health insurance plan?
F-1 students may obtain the “Health Insurance Acknowledgment and Provider Certification Form” from the Student Health Insurance office (SHIO) website, http://www.hawaii.edu/shs/student_insurance/uh_student_plan.php. On this page, click “International” at the top and go to “forms”. F-1 students may scan the form after it is certified/signed by an insurance agent and email it to shio@hawaii.edu or drop the form at the SHIO office.

J-1 students and J-2 dependents receive clearance at the ISS office. To access required forms, click on “Health Insurance Acknowledgment” form and “Provider Certification” form. Submit both to the ISS office after certification/signatures are obtained. J-1 students may also scan their signed forms and email to issmanoa@hawaii.edu or fax to 808 956-5076.

How do F-1 and J-1 students who are Graduate Teaching or Research Assistants (TA or RA) obtain health insurance and receive clearance for insurance? TAs and RAs generally select the employee insurance, but they may also select the student insurance. An advantage for employee insurance is that it is partially subsidized by the UH, and the cost of the premium is withheld in every paycheck, so that employees do not have to buy their insurance in advance. A disadvantage is that employee insurance does not include the required medical evacuation and repatriation coverage. However, the UH will allow a TA or RA to select employee insurance and add a separate insurance plan that covers the medical evacuation and repatriation requirement. Click http://www.betins.com/Products/Evacuation/Evacuation.aspx to review/purchase an appropriate plan (BETINS Scholastic plan is suggested).

How should an international student select a health insurance plan? Perhaps you’ve never had to consider the cost of health care and health insurance before. But due to the complexity of health insurance in the US, it is important to become educated about this topic. Ask yourself the following questions: How healthy are you? Do you have any major health problems that have required medical care in the past? Are you taking regular medications? How likely are you, based on your age, health history, and lifestyle choices, to have major medical problems in the years you will be studying? How many times per year do you typically need to see a doctor? How risky is your behavior with respect to sports, driving a vehicle, drinking, and other “health risks”? If you are young and healthy, you will probably be adequately protected in the US by purchasing a foreign plan that meets UH coverage requirements, or a short-term limited duration plan from a US insurance provider. If you have a family you intend to bring with you, are older, are currently ill or have been ill, you may want to purchase an ACA compliant plan.

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