

Health Insurance for International Students

Guideline background

There is no universal or national health insurance plan in the United States and medical and dental care is generally a personal responsibility that can be quite expensive. The high costs can be extreme and potentially force an individual to forego necessary care, which in turn could have significant negative impact on studies and academic goals. The University is concerned that no international students face that kind of difficult decision. Therefore, the intent of this Guideline is twofold: (a) to enable international students to maintain their personal health and (b) to minimize the potential risk of financially devastating medical costs in the event of a health-related matter.

Requirement

All international students enrolled at the University of Pittsburgh are required to maintain health insurance coverage by obtaining coverage through one of the University's Student Health Plans or by demonstrating coverage through another provider.

Compliance with this requirement will complement existing federal requirements for international students in J1/J2 visa classifications, who are already required by federal law to maintain health insurance at all times, and will expand this type of requirement to all enrolled international students in any visa classification. Currently, the federal minimum requirements for international students in J1/J2 visa status are as follows:

- Medical benefits of at least \$50,000 per accident or illness;
- Repatriation of remains in the amount of \$7,500;
- Expenses associated with the medical evacuation of the exchange visitor to his or her home country in the amount of \$10,000; and
- A deductible not to exceed \$500 per accident or illness.

These are subject to change.

Failure to comply

If an international student fails to comply with the health insurance requirement, the University of Pittsburgh has the right to withhold services and/or to cancel future registrations. Failure of an international student to maintain health insurance will result in a negative Student Service Indicator being placed in his/her student record, which will block all enrollment activity (see Policy 09-04-09).