A. Introduction
The purpose of this policy is to set forth the insurance waiver policy of the Denver Campus of the University of Colorado Denver I Anschutz Medical Campus for non-immigrant international students, present in the United States on J-1 or F-1 visas, and to insure they obtain and maintain adequate health insurance coverage throughout the course of their program as students of CU Denver.

B. Policy Statement
1. The U.S. Department of Homeland Security requires international students attending CU Denver on non-immigrant F-1 student visas to document sources of financial support sufficient to cover all educational and personal expenses while present in the United States. The U.S. Department of State requires international students present in the United States on J-1 exchange visitor visas to comply with the requirement that they have sickness and accident insurance during their enrollment in CU Denver. Students may satisfy this requirement by providing proof of conforming insurance, independently obtained, or they will be automatically enrolled in and charged for the student insurance policy offered by CU Denver that meets this requirement.
2. Students may satisfy this requirement by providing proof of conforming insurance, independently obtained, or they will be automatically enrolled in and charged for the student insurance policy offered by CU Denver that meets this requirement.
3. To conform to the U.S. Department of State’s minimum coverage requirements, CU Denver has adopted the following minimum requirements for non-immigrant international students on F-1 or J-1 visas enrolled at CU Denver:

- Annual deductible per individual not to exceed $500 per plan year
- Medical benefits of at least $1,000,000.00 per plan year with no internal dollar (per service) or per visit limits for specific benefits
- The general co-insurance amount that the plan must pay shall be no less than 75% for Preferred Provider Networks (PPO) or Indemnity (no PPO network required) plans;
- Repatriation of remains in the amount of $25,000;
- Expenses associated with the medical evacuation of the student to his or her home country in the amount of $50,000;
- No pre-existing condition limitations;
- Coverage for maternity regardless of when the student became pregnant;
- Coverage of suicide and self-inflicted injury (intentional or non-intentional);
- The policy must be a U.S. based policy;
- The claims administrator must be based in the U.S.; and
- The policy must be active at all times when the students are in the US as students of CU Denver;

4. Non-immigrant international students will be charged automatically for health insurance on their student account each semester.

5. Student insurance records are protected information under the Family Educational Right and Privacy Act (“FERPA”). Health insurance and other health information documentation may be protected information under the Health Insurance Portability and Accountability Act (“HIPAA”). Pursuant to these federal statutes, insurance and medical records are stored and maintained in a secure manner.

C. Waiver Process

1. If the student wishes to obtain insurance other than the CU Denver sponsored international injury and sickness insurance, he or she is required to apply for a waiver. Waivers are to be submitted online and granted if the student can provide proof of other insurance coverage that meets the minimum standards stated in this policy. Proof of comparable coverage must be submitted each Fall semester unless a students’ first semester at CU Denver is Spring or Summer. In that case, the student must submit a waiver during his or her first semester and every Fall semester thereafter. Waivers will not be granted if the above stated minimum requirements are not met. Throughout the semester, student insurance waivers may be re-audited to ensure that policies are active. If a student policy is deemed not active, the student will be charged for insurance for any semester in which he or she is unable to provide full proof of health insurance.
2. Students will be informed of the waiver policy each semester and during international student orientation. International Student and Scholar Services (ISSS) will send information to non-immigrant international student, before their arrival on the CU Denver campus regarding the health insurance policy and waiver options.

D. WAIVER APPEAL PROCESS
1. An International Student with an F-1 or J-1 visa who has been denied a waiver has the right to appeal the decision to the Health Insurance Appeals Board (HIAB). The HIAB has three members, including the CU Denver Dean of Students or his/her representative, and two additional staff appointed by the director. Appeals will be heard within 10 business days and written notice of the decision will be delivered to the student at his or her address of record via U.S. mail. The decision of the HIAB is final. The waiver form is available at: http://www.ucdenver.edu/life/services/studentlife/healthandrecreation/HealthInsurance/Pages/InternationalStudents.aspx

2. Appeals can be made for the following reasons:
   a. An administrative error occurred and the student was incorrectly billed
   b. The student left CU Denver during the first 31 days of classes
   c. The waiver information was processed incorrectly or incorrect information was given during a waiver audit;

3. Appeals will not be heard if the student is in disagreement about the denial of a waiver due to inadequate or non-compliant health insurance coverage.

4. Appeals will only be granted upon review and with verifiable proof of the reason for the appeal.

Note, that in all appeal cases, no appeal can be granted if benefit claims have been paid either through the claims administrator or a prescription drug vendor.

Appeals must be in writing and may be sent electronically to the Dean of Students at: deanofstudents@ucdenver.edu or mailed to:
Dean of Students
University of Colorado Denver
PO BOX 184
Denver, CO 80217