



United States. The cost of international student health insurance is included in the total estimated cost of attendance.

2. 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 at CU Denver. The CU Denver-sponsored international student health insurance plan meets the U.S. Department of State's minimum coverage requirements for J visa holders and provides additional coverage deemed prudent by the university.
3. CU Denver has adopted the following minimum health insurance requirements for F-1 or J-1 visa holders enrolled at CU Denver:
  - Annual deductible cannot exceed \$500.00
  - Medical benefits of at least \$1,000,000.00 per plan year with no internal (per service) dollar limits or per visit limits for specific benefits; this includes preventive care benefits and mental health benefits;
  - Co-insurance cannot be less than 75% for Preferred Provider (PPO) networks and access to non-emergent and non-urgent network providers in the Denver metro area
  - Repatriation of remains in the amount of \$25,000
  - Medical evacuation benefits to student's home country of at least \$50,000
  - No pre-existing condition limitations
  - Coverage for maternity regardless of when a student becomes pregnant
  - Coverage of suicide and self-inflicted injury (intentional or non-intentional)
  - The health insurance company is a U.S.-based carrier or entity underwritten by an insurance corporation with an A.M. Best rating of "A-" or above, an Insurance Solvency International, Ltd. (ISI) rating of "A-I" or above, a Standard and Poor's Claims Paying Ability rating of "A-" or above, or a Weiss Research, Inc. rating of B+ or above, the plan must be underwritten in the U.S. (plans underwritten by offshore companies that are subsidiaries of U.S. or non-U.S. insurance corporations do not meet this requirement), and the participant's policy being offered by the insurance carrier or entity must be compliant with all the guidelines of the Patient Protection and Affordable Care Act.
  - The claims administrator must be based in the U.S.
  - The policy must be active at all times when the student is in the U.S. as a student of CU Denver, including upon arrival in the U.S. and during semester breaks
4. Non-immigrant international students with F-1 or J-1 visa types as of census date for the semester will be automatically enrolled in the university's international student health insurance plan and charged as such on their student account unless the student is granted a waiver (see conditions below).
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 enrolled international student F-1 or J-1 visa holder wishes to obtain insurance other than the CU Denver-sponsored international student health insurance, they are required to apply for a waiver by the deadline stated on the [international student health insurance website](#). Waivers are to be submitted online and granted if the student can provide proof of other insurance coverage that meets the minimum standards set forth above.

2. Waivers may also be granted:

a. If the insurance policy is backed by the full faith and credit of the government of the international student's home country...

OR

b. If the student is insured under a U.S. employer's plan (as may be common if a spouse is employed and the student is a dependent on the working individual's employer health insurance plan)...

OR

c. If the student is part of a sponsored or partnership program which provides insurance deemed adequate by CU Denver...

AND

has repatriation of remains in the amount of \$25,000 and medical evacuation benefits to student's home country of at least \$50,000.

OR

d. Students enrolled in low-residency programs may be exempt from the university student health insurance plan, however, they must show adequate travel accident and evacuation insurance for the duration of their presence in the U.S. Low-residency students should email their policy to [internationalstudent.healthinsurance@ucdenver.edu](mailto:internationalstudent.healthinsurance@ucdenver.edu).

3. Proof of comparable coverage through the waiver system must be submitted each fall and spring semester unless a student's first semester at CU Denver is summer. In that case, the student must submit a waiver during his or her first semester and every fall

and spring semester thereafter. Insurance coverage must begin by the first day of the semester for students starting at CU Denver in summer semester.

4. Throughout the semester, student insurance waivers may be 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 they are unable to provide full proof of health insurance.
5. New students will be informed of the international student health insurance and waiver policy through the International Student and Scholar Services' online mandatory orientation for international students. Additionally, all enrolled international student F-1 or J-1 visa holders will be informed of the waiver policy through their official CU Denver email accounts each fall and spring semester.

#### **D. WAIVER APPEAL PROCESS**

1. In the event that a waiver request has been denied and the student believes an error has been made based on one or more of the reasons below, the student may request a review of the original determination by the Insurance Appeals Committee.
2. Appeals must be submitted within fourteen (14) days of the waiver decision. Appeals will be heard by the Appeals Committee within ten (10) business days of receipt. Written notice of the decision will be delivered via email to the student at his/her official CU Denver email address.
3. Appeals will not be heard if the student disagrees about the denial of a waiver due to inadequate or non-compliant health insurance coverage, nor if the student's visa status changed after census date.

Note: no appeal can be granted if benefit claims have been paid either through the claims administrator or a prescription drug vendor.

4. Appeals may be made for the following reasons:
  - a. An administrative error occurred, resulting in the student being incorrectly billed.
  - b. The student unenrolled from CU Denver during the first 31 days from the semester start date and no insurance claim was submitted and paid during that time.
  - c. The waiver information was processed incorrectly, or incorrect information was given during a waiver audit.
5. Appeals will only be granted upon determination of the Insurance Appeals Committee that one of the above reasons has been communicated by the student and with verifiable proof to support the reason for the appeal.

6. Appeals must be in writing and may be sent electronically through the [international student health insurance website](#) or by email to [studentlife.healthinsurance@ucdenver.edu](mailto:studentlife.healthinsurance@ucdenver.edu).

**Notes:**

1. Dates of Official Enactment and Amendments:

January 1, 2010: Adopted by Provost and Executive Vice Chancellor for Academic and Student Affairs.

January 1, 2014. Revised.

July 1, 2018: Revised.

January 1, 2019: Corrected

March 9, 2021

2. History:

June 25, 2018: Amended as follows: Para 3, CU Denver's minimum insurance requirements updated/clarified per CU Health Trust Waiver and J-1 visa requirements. Para's C-D Waiver Process: 1) clarified timing; 2) added additional acceptable insurance types; 3) established requirement for each fall and spring to lessen confusion as some plan years for independently purchased insurance may end Dec. 31; 4) changed Health Insurance Appeals Board to Appeals Committee; 5) instituted 14-days after receipt of waiver denial to make the appeal.

January 1, 2018: Administrative changes.

March 9, 2021: Amended as follows: Allow low-residency students to be waived from the semester-long insurance policy

3. Initial Policy Effective Date: January 1, 2010

4. Cross References/Appendix:

- [Policy 7015 – International Travel Policy for Students](#)