A&M COMMERCE

INTERNATIONAL STUDENT HEALTH INSURANCE

(Spring 2023)

According to the Texas A&M University System regulation, ***international students*** on F-1 and J-1 visas are required to hold insurance that meets the Affordable Care Act (ACA) requirements as well as provides repatriation and medical evacuation. ***International Students are defined as students who are not United States citizens or permanent residents of the United States.*** International Students are REQUIRED to maintain approved health insurance coverage continuously while enrolled and attending a Texas A&M System institution, unless the student provides proof of coverage that meets the Texas A&M University Systems waiver requirements.

- If you don't have insurance, there is NO ACTION to take. You will be automatically enrolled in the System Health Insurance Plan (SHIP) through AHP, and the charge will beapplied to your student account.
- If you have your own insurance, follow the instructions below to submit evidence of youralternate health insurance coverage.

DEADLINE TO APPLY FOR WAIVER IS 02/01/2023

WAIVER INSURANCE INSTRUCTIONS:

1. Have an electronic copy of your current insurance card, Policy Document in English (including benefits and exclusions), and proof of Medical Evacuation and RepatriationCoverage (if you have this coverage) available.
2. Go to https://tamuc.myahpcare.com
3. Select the **'Waiver'** tab> Select the link to continue
4. Login to the waiver system by using the following:
   - **Login**-your Texas A&M- Commerce CWID Number
   - **Password**-the password you chose when you registered.
   - If this is a new account, the student will select the "**New Student Registration**"link and be taken to a form to their demographic information.

5. Once the registration page "**Register**" button is selected (and all the required fields areentered), it will take you to the waiver system home page (*dashboard page*).
   - Also at this point, the waiver system will send an auto-generated registration email reminding that the waiver process is not completed yet, along with the stepsto complete your waiver submission.
6. Select the **'WAIVE'** button under the **"I Already Have Insurance"** section.
7. You will be required to attach your insurance information and other documents:
   - **A scanned** copy of the front and back of your current/alternate health insuranceID card indicating you are a covered member
   - **A scanned** copy of your complete policy benefit document, including exclusions& limitations and dependent coverage.
8. Select the '**Submit Waiver'** button at the bottom of the waiver form. The waiver system willsend an auto-generated submitted email of the successfully completed the waiver process.

If you do not submit a waiver OR if you missed the waiver deadline to be approved, then you will be automatically enrolled in the System Health Insurance Plan (SHIP) through AHP, and thecharge will be applied to your student account.

WHO IS ELIGIBLE TO BE WAIVED? (TAMU 26.99.01 Student Health Insurance)

International students who are not employed in graduate assistant positions entitling them to coverage under the system employee group health insurance program (SHIP) must be automatically enrolled in the SHIP. This requirement will be waived for international studentsunder the following circumstances:

1. Student is sponsored by the United States government. If the health plan does not includemedical evacuation and repatriation, a rider must be purchased providing coverage at equal limits to the SHIP.
2. Student is sponsored by a foreign government recognized by the United States or certaininternational, government-sponsored, or non-governmental organizations, and covered under a health plan that is compliant with the Affordable Care Act (ACA). If the health plan does not include medical evacuation and repatriation, a rider must be purchased providing coverage at equal limits to the SHIP.

3. Student is enrolled in an employer-provided group health plan that is compliant with theACA. If the health plan does not include medical evacuation and repatriation, a rider must be purchased providing coverage at equal limits to the SHIP.
4. Student is enrolled in only distance learning programs.
5. Student is involved in intercollegiate athletics and coverage for all medical insurance is provided through a policy as part of the current sports accident medical policy approvedby System Risk Management.
6. The insurance coverage must be in effect on or before January 1, 2023.

REQUIREMENTS:

1. Policy provides the Essential Minimum Benefits required by the PPACA with no annuallimits.
2. Policy annual deductible of no more than U.S. $500 (except for employer plans).
3. Repatriation expenses in the amount of no less than $25,000.
4. Expenses associated with the medical evacuation of the insured to the insured's homecountry of no less than $50,000.
5. Policy contains no exclusions for pre-existing conditions.
6. Policy covers 100% of Preventive Care as defined by the PPACA.

ID CARDS:

You will receive a health insurance ID card from Blue Cross Blue Shield of Texas.

COVERAGE PERIOD FOR Spring 2022 ONLY:

Covered period:	**Spring/Summer2023 1/1/2023 - 8/31/2023**
Only Medical Coverage	
Student	$2,013
Spouse	$2,013
Children	$3,331
Spouse & Children	$5344

SPOUSE AND CHILDREN: If you need to add your spouse or children to your health insurancehealth plan, you may contact the Academic Health Plan directly at (877) 624-7911.