

3341-3-13 Student Health Insurance.

Applicability	All University Units
Responsible Unit	Division of Community Well-Being
Policy Administrator	Chief Well-Being Officer

(A) Policy Statement and Purpose

This policy describes health insurance requirements for University students. The University believes that health insurance coverage supports the academic success and well-being of its students.

(B) Scope

This policy is separate and distinct from and does not alter any existing federal or state laws, rules, or regulations concerning health insurance minimum essential coverage requirements. This policy applies to the following students:

- (1) Domestic students taking eight (8) or more credit hours, per semester, on the main Bowling Green, Ohio campus. This includes Firelands Pathway students.
- (2) International students, regardless of credit hours, taking classes at the Bowling Green or Firelands campus.

Students participating in the college credit plus, eCampus, Distance Learning or dual enrollment programs are not eligible for University-sponsored health insurance.

(C) Policy

- (1) Health Insurance Coverage Requirements

Students identified in paragraphs (B)(1) to (B)(2) are required to be covered by a health insurance plan which provides inpatient and outpatient medical and mental health coverage in Northwest Ohio. These students are automatically enrolled in the University-sponsored health insurance plan, and costs are assessed to their student accounts, per semester, unless they meet the criteria for an exemption and are granted a waiver pursuant to paragraph (C)(2).

Students who are not identified in paragraph (B)(1) to (B)(2) may still be eligible to purchase the University-sponsored health insurance plan.

Students who purchase the University-sponsored health insurance plan may also have the option of purchasing coverage for their spouse and/or dependent children through the same plan.

(2) Health Insurance Coverage Waiver

Students who have active health insurance which meets the minimum essential coverage requirements outlined within this policy are permitted to waive the University-sponsored health insurance plan. To waive coverage the student must submit a waiver request, along with proof of minimum essential coverage, by all published waiver deadlines. In addition, the student must agree to maintain this coverage throughout the entire academic year.

The University-sponsored health insurance plan and its assessment will remain on the student's account, and the student will be responsible for paying its costs, if the student does not submit a waiver or if their coverage is not considered minimum essential coverage.

Waiver requests must be submitted each academic year in which the student is required to have health insurance. The student is solely responsible for notifying the University if their coverage lapses and/or expires during the academic year. If the student's coverage lapses and/or expires during the academic year they are required to notify the Student Insurance Office and must either (1) submit an updated health insurance card; or (2) enroll into the BGSU student health insurance plan as a 'Qualifying Life Event'.

(3) Minimum Essential Coverage

(a) Domestic Students:

Minimum essential coverage for domestic students covered by this policy means a policy which:

- (i) Is currently active, and which will be maintained for the entire academic year and
- (ii) Provides for inpatient and outpatient medical and mental health care in Northwest Ohio

(b) International Students:

Minimum essential coverage for international students covered by this policy means a policy which:

- (i) Is currently active, and which will be maintained for the entire academic year);
- (ii) Is provided by a company licensed to do business within the United States that pays all benefits in U.S. currency, and has a U.S. claims address and a U.S. phone number for coverage and payment inquiries;
- (iii) Provides for inpatient and outpatient medical and mental health care in Northwest Ohio;
- (iv) Includes coverage for pre-existing conditions without any waiting period;
- (v) Includes unlimited annual benefits per illness or injury as well as unlimited maximum benefits for prescription medications;
- (vi) Includes an annual individual deductible of \$500 or less;
- (vii) Includes a minimum benefit of \$25,000 for repatriation expenses;
- (viii) Includes a minimum benefit of \$50,000 for medical evacuation expenses.

Equity impact statement: The policy has been assessed for adverse differential impact on members of one or more protected groups.

Registered Date: December 19, 2024