

OFFICE OF THE GENERAL COUNSEL: USF REGULATIONS

NOTICE: PROPOSED AMENDED REGULATION

DATE: MAY 5, 2008

Regulation No: USF6.0162	TITLE: Health Insurance for International Students & Research Scholars
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Summary:

The Florida Board of Governors Regulation Development Procedure calls for a university to monitor the effects of new regulations and periodically review existing regulations to ensure they are current and consistent with law and the resolutions and strategic plan of the Board of Governors. Board of Governors Regulation 6.009 requires certain minimum requirements for health insurance coverage for International students prior to registration or continued enrollment at SUS universities.

USF is amending Regulation 6.0162, Health Insurance for International Students & Research Scholars, to comply with the Board of Governors directive. The proposed revised regulation follows.

(End of Summary)

AUTHORITY TO ADOPT/AMEND/REPEAL: Art. IX, Fla. Constitution and Resolutions issued by the FL Board of Governors.

UNIVERSITY OFFICIAL INITIATING PROPOSED REPEAL:
Dr. Jennifer Meningall, V.P., Student Affairs; Dr. Egilda Terenzi, Director, Clinical and Medical Services and Dr. Howard Bower, Director, Business Operations, Student Health Services.

Proposed USF Regulation: 6.0162

HEALTH INSURANCE FOR INTERNATIONAL STUDENTS AND RESEARCH SCHOLARS

(1) All students who are not United States citizens or Permanent Residents of the United States (both non-degree seeking and those having been

admitted to an academic program at the University of South Florida [University/USF] including the English Language Institute) must demonstrate that they have health insurance coverage for accidents and illness prior to registration for classes. International students who do not demonstrate such coverage will not be allowed to register for classes or continue enrollment at USF. International students are defined as all USF students who are not U.S. citizens or U.S. Permanent Residents.

(2) International students in F-1, F-2, J-1 or J-2 visa classes who enroll at USF, including special non-degree seeking students, through the Registrar's Office must demonstrate that they have adequate insurance coverage prior to enrollment.

(3) An adequate health insurance policy must contain the following elements:

(a) Coverage Period: Coverage must include the full academic year, including annual breaks, regardless of the student's terms of enrollment. The policy must provide continuous coverage for the entire period the insured is enrolled as an eligible student. Payment of benefits must be renewable. 52 weeks of continuous coverage.

(b) Basic Benefits: Room, board, hospital services, physician fees, surgeon fees, ambulance, outpatient services and outpatient fees paid at 80% or more of usual, customary and reasonable (UCR) charges after deductible is met, for in-network, and 70% or more of usual, customary, and reasonable charge for out-of-network providers per accident or illness;

(c) Inpatient Mental Health Care: Paid at 50% of UCR with a 30 day cap; 80% in-network or 60% out-of-network of the usual and customary fees with a minimum 30-day cap per benefit period;

(d) Outpatient Mental Health Care: Paid at 50% of UCR with at \$100 cap; 80% in-network or 60% out-of-network of the usual and customary fees for a minimum of 30 sessions per year;

(e) Maternity Benefits: Must be treated as any other temporary medical condition and paid at no less than 80% of usual and customary fees in-network or 60% out-of-network;

(f) Inpatient/Outpatient Prescription Medication: - Must include coverage of \$1,000 or more per policy year;

(g) Repatriation: \$10,000; \$7,500 coverage for Repatriation;

(h) \$10,000 coverage for medical evacuation- Medical Evacuation: - \$25,000 including coverage for an accompanying provider or escort, if directed by the physician in charge;

(i) Exclusion Period: of For pre-existing conditions - not to exceed six months first six months of the policy period, at most;

(j) Deductible: Maximum of \$50 per occurrence if treatment or services are rendered at USF Student Health Services; maximum of and \$100 per occurrence if treatment or services are rendered at an off-campus ambulatory care or hospital emergency department facility;

(k) \$200,00 lifetime aggregate cap Minimum Coverage: - \$200,000 for covered injuries/illnesses per policy year;

(l) Insurance carrier must have an "A" rating or above per Part 62.14(c)(1) of Section 22 of the Code of Federal Regulations;

(m) Policy must not unreasonably exclude coverage for perils inherent to the student's program of study;

(n) Claims must be paid in U.S. dollars payable on a U.S. financial institution; and

(o) Policy provisions must be available from the insurer in English.

(4) All J-1 Exchange Visitors and their accompanying dependents on J-2 visas are required to have adequate health insurance coverage during their period of stay at USF on the University's J-1 program pursuant to 22 CFR 62.14.

Name of the University Official initiating proposed Regulation revisions: Dr. Jennifer Meningall, Vice President, Student Affairs.

Specific Authority: Art. IX, Fla. Constitution and Resolutions issued by the FL Board of Governors. History-New 8-19-90, Amended 12-30-92, 6-19-02, 5-30-06, formerly 6C4-6.0162, Amended_____.

Note: Provisions incorporated in posted proposed regulations are subject to change. Please contact the agency clerk listed here for the most current information.

WRITTEN COMMENTS CONCERNING THIS PROPOSED
REGULATION MAY BE SUBMITTED WITHIN 14 DAYS
AFTER THE POSTING DATE OF THIS NOTICE TO:

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