

Student Health Insurance Coverage for International and Health Programs Students Sam Houston State University

1. PURPOSE

- 1.1. As a condition of enrollment for International students or Health Programs students attending Sam Houston State University (SHSU or University), proof of compliant health insurance must be provided. The purpose of this policy is to establish insurance guidelines and procedures that students will follow to fulfill that requirement.
- 1.2. Department of State regulation 22 CFR § 62.14 requires, in part, that defined exchange visitors on a J visa, their spouses, and dependents obtain and maintain health insurance coverage for the duration of their stay in the United States. Minimum coverage must provide medical benefits of at least \$100,000.00 per accident or illness, repatriation of remains in the amount of \$7,500 and medical evacuation to their home country in the amount of \$10,000.
- 1.3. Chapter VI, Paragraph 9.4 of the Texas State University System's rules and regulations provide: "Non-Resident Foreign Student. Each Component is authorized to require that non-resident international students secure mandatory accident, sickness, catastrophic illness, evacuation, and repatriation insurance as a condition of enrollment."

2. DEFINITIONS

- 2.1. **ACA-Compliant:** An insurance plan that provides health-related benefits and coverage according to the Affordable Care Act, signed into law on March 23, 2010, including the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act. International Students are not eligible to purchase a marketplace ACA plan, but the University SHIP plan meets ACA compliance standards.
- 2.2. **International Student:** A non-United States resident enrolled in and attending SHSU under an F or J visa classification, including their spouse and dependents if applicable.
- 2.3. **Health Programs Student:** A student enrolled in an SHSU program in the College of Health Sciences or College of Osteopathic Medicine who is required to show proof of health insurance coverage as a condition of enrollment.
- 2.3. **SHIP:** Student Health Insurance Plan.

2.4. **Student Health Insurance Committee:** A committee appointed by the SHSU Vice President of Student Affairs to provide input concerning student health insurance to the Texas State University System (TSUS) as requested.

2.6. **Plan Enrollment Deadline:** 12th class day each semester.

3. POLICY

3.1. **International students** and Health Programs must obtain health insurance coverage by either accepting the ACA-Compliant University-offered health insurance plan or applying for a waiver and presenting proof of other insurance coverage that meets applicable federal or state requirements for minimum coverage and benefits.

3.2. For **International students**, acceptable proof of coverage will be limited to:

- a. The University-offered student health insurance plan, or
- b. A United States employer-sponsored plan, or
- c. Military or Tricare plan, or
- d. Approved Foreign or US Government Sponsored Plans:
 - SACM (Saudi Arabian Cultural Mission)
 - Royal Thai Embassy - Policy Required
 - Aramco - Policy Required
 - Embassy of Kuwait - Policy Required
 - ASPE (US Department of State Exchange Participants)

3.3. In addition to being ACA-compliant, all insurance maintained by an International student from whatever source must also provide coverage for medical evacuation (minimum coverage of \$10,000) and repatriation to the insured's home country (minimum coverage of \$7,500).

3.4. International or Health Programs students with a mandatory insurance requirement will be automatically enrolled in the plan upon registration for classes. The health insurance premium will be billed to the student's SHSU account. The students may apply for a waiver if they have comparable coverage. The waiver process is administrated by the plan broker, AHP.

3.5. International students or Health Programs students who **are not granted** the insurance waiver will have the charge for the University SHIP placed on their student account at the plan enrollment deadline. After the plan enrollment deadline, a waiver may not be granted, and charges may not be removed from the student account.

3.6. The Student Health Insurance Committee members will be reviewed and re-appointed or appointed annually by the Vice President of Student Affairs. At a minimum, the committee is chaired by the Student Affairs AVP of Health and Wellbeing and shall include representation from the Division of Student Affairs, Academic Affairs, International Programs, College of Health Sciences, College of Osteopathic Medicine, and student representatives. Other members may be appointed at the discretion of the Vice President of Student Affairs.

Designated TSUS representatives will work with the contracted broker for a review of annual insurance bids provided by the broker and select a system level plan that is competitively priced, offers acceptable coverage, and is compliant with federal and state requirements for minimum coverage and benefits.

Following annual renewal selections, the Student Health Insurance Committee will receive information on renewal rates, plan performance, and other necessary updates to support the administration of the plan.

3.7. The Global Engagement Center will provide enrollment information records to the designated SHIP broker to facilitate International Students' health insurance verification and waiver review process. The Global Engagement Center will be responsible for (1) notifying prospective International Students of the requirements of this Policy and (2) monitor admitted and enrolled International Students to ensure that each admitted and enrolled International Student has complied with waiver requirements.

3.8 If an International Student has waived the SHIP plan, and then loses health insurance coverage (including medical evacuation and repatriation coverage) required by this Policy, the International Student must promptly report the loss to the Global Engagement Center.

Reviewed by: Erica Bumpurs, AVP for Student Health & Wellbeing

Approved by: President's Cabinet

Date: April 28, 2026

Sources:

[eCFR :: 22 CFR 62.14 -- Insurance.](#)

<https://policies.txstate.edu/university-policies/07-09-04.html>