

26.99.01 Student Health Insurance

Approved July 31, 1996
Revised March 7, 1997
Revised October 26, 1998
Revised April 29, 2009
Revised June 6, 2013
Next Scheduled Review: June 6, 2018



Regulation Statement

This regulation provides guidance for the administration of the student insurance program.

Reason for Regulation

This regulation exists to ensure that a student health insurance plan approved by The Texas A&M University System (system) is made available to all students and to ensure that all international students are covered either through this plan or an alternative equivalent plan.

Procedures and Responsibilities

1. GENERAL

A group health insurance plan is offered to students at each member academic institution to supplement the health services that may be provided by the academic institution under the group hospital and medical services fee. The plan includes optional coverage for students' dependents.

2. ADMINISTRATION

2.1 General Program Administration

Overall responsibility for the development and administration of the System Student Health Insurance Plan (SSHIP) is assigned to the System Office of Risk Management and Benefits Administration. The Student Health Insurance Advisory Committee will consist of staff and students designated by the Texas A&M University vice president for student affairs, and one staff and one student participant from each of the other system members appointed at the members' discretion. The role of the advisory committee is to provide input and serve as the student advocate in cooperation with the System Office of Risk Management and Benefits Administration. With such collaboration and advice from the advisory committee, the System Office of Risk Management and Benefits Administration:

- (a) develops specifications, solicits proposals and evaluates vendors;

- (b) contracts with the selected insurance carrier, including making arrangements for the payment of premiums;
- (c) arranges with the carrier for the production and distribution of materials describing the plan; and
- (d) monitors the carrier on problems that may develop in the general administration of the program.

2.2 Administration at Member Academic Institutions

The chief executive officer (CEO) of each member academic institution shall assign responsibility for the following functions for that academic institution to a member administrator:

- (a) publicize the availability of the SSHIP to students, including the terms of the plan, coverages available, premiums, options, etc.; and
- (b) assist students, when requested, to resolve with the insurance carrier questions related to the payment of claims.

2.3 The SSHIP contract is subject to approval by the chancellor or designee.

3. SPECIAL PROVISIONS RELATED TO INTERNATIONAL STUDENTS

All international students are required to be covered under the SSHIP or have equivalent insurance coverage as described below. This includes persons who are attending intensive English language programs. The member CEO or designee is authorized to establish appropriate procedures to ensure compliance with the mandatory health insurance requirements and to assess appropriate penalties when necessary.

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

- (a) Student is sponsored by the United States government;
- (b) Student is sponsored by a foreign government recognized by the United States or certain international, 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 SSHIP;
- (c) Student is enrolled in an employer-provided group health plan that is compliant with the ACA. If the health plan does not include medical evacuation and repatriation, a rider must be purchased providing coverage at equal limits to the SSHIP;
- (d) Student is enrolled in only distance learning programs; or
- (e) 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 approved by System Risk Management.

- 3.2 International students who are employed in graduate assistant positions are entitled to employee group coverage. If they enroll under the system employee group health insurance program, they are not required to enroll in the SSHIP. Those who are not enrolled in the system employee group health insurance program are subject to the provisions of Section 3.1 of this regulation.
- 3.3 International students not enrolled in the SSHIP are required to provide proof of coverage, via the member-designated procedures, for each semester in which they are enrolled. Those who are not covered under the SSHIP by virtue of the waiver provisions described above shall notify the member CEO or designee of any lapse in alternative coverage.

Related Statutes, Policies, or Requirements

[22 C.F.R. Part 62 – Exchange Visitor Program](#)

Definitions

International student – student enrolled and attending a member campus located in the United States who is not a citizen or lawful resident of the United States.

Member Rule Requirements

A rule is not required to supplement this regulation.

Contact Office

System Risk Management and Benefits Administration
(979) 458-6330