

**HSC OP:** 77.03, **Requirements of Health, Evacuation, and Repatriation Insurance for F-1 Non-immigrant Students**

**PURPOSE:** This Health Sciences Center Operating Policy/Procedure (HSC OP) sets forth requirements and guidelines for health, evacuation, and repatriation insurance for non-immigrant F-1 students. The United States Government has certain requirements for all persons applying for a non-immigrant visa (e.g., student visas) to enter the United States. These include certain financial qualifications such as being able to meet all personal financial liabilities while in the United States and not becoming a “public charge” while in the United States. Also, as an F-1 Program Sponsor certified by the Department of Homeland Security, Texas Tech University Health Sciences Center (TTUHSC), through Texas Tech University, has an obligation to make sure that F-1 students account for all actual and potential costs related to their stay. This includes potential medical costs should a student become ill during their enrollment at TTUHSC.

Consequently, for the above reasons, TTUHSC requires that all non-immigrant F-1 students have health insurance coverage as a condition of enrollment. This guarantees that both TTUHSC and the non-immigrant students are in compliance with United States federal regulations and guidelines.

**REVIEW:** This HSC OP will be reviewed by January of every 2 years (E2Y) by the Associate Provost for Student Affairs in consultation with the Executive Student Affairs Workgroup (ESAW), Academic Affairs and Curriculum Committee, and Academics Council.

**POLICY/PROCEDURE:**

1. Texas Tech University Health Sciences Center (TTUHSC) will require non-immigrant F-1 students to maintain the health, evacuation, and repatriation insurance offered through the university. Any change in the minimum insurance requirements of the U.S. Department of State will be incorporated into TTUHSC’s minimum health insurance requirements for F-1 students at the next student insurance contract renewal.
2. This policy applies to all TTUHSC F-1 students enrolled in one credit hour or more at TTUHSC who have had an immigration document issued by a TTUHSC employee and have been granted non-immigrant status in the United States by the U.S. Department of Homeland Security.
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compliant with the Affordable Care Act (ACA). Cost sharing, short term, and travel plans do not meet the health insurance coverage requirement. Coverage is considered comparable if it provides students with access to local providers and a range of services in the state of Texas. Insurance must meet a Minimum Value of coverage of at least 60 percent of the total allowed cost of benefits that are expected to be incurred under the plan. It also must include Essential Health Benefits of hospitalization, ambulatory services, emergency services, maternity and newborn care, mental health and substance abuse treatment, prescription drugs, lab tests, preventative services, pediatric services, and rehabilitative and “habilitative” services.

6. This requirement **does not** apply to other students attending TTUHSC in any other non-