

# Defiance College- International Student Health Insurance Policy

Beginning in the fall of 2016, all international students enrolled at Defiance College are required to have medical insurance that meets the “minimum essential coverage” requirements of Affordable Care Act (ACA). In order to satisfy this requirement, students’ plans:

1. Must be provided a company licensed to do business in the United States, with a U.S. claims payment office and a U.S. phone number.
2. Has a maximum benefit of at least \$300,000. This must include medical evacuations and repatriation coverage.
3. The policy’s coverage must become effective by no later than the first day of classes. For the fall semester, the policy must provide coverage until December 31. For the spring semester, the student must have coverage until May 31. For students who are enrolled in summer courses or are working on campus during the summer sessions, the policy must provide coverage during the time the students will be on campus.
4. Provides coverage for medical and mental health care where they are attending school (Defiance County area) at a reimbursement rate of at least 70% of U.S. based “reasonable and customary” charges. Coverage must include inpatient and outpatient emergency, urgent, and routine care.
5. Plan is compliant with the laws of the U.S. Affordable Care Act. Coverage must not carry plan exclusions prohibited by U.S. federal law- Affordable Care Act of 2010 (e.g., pre-existing conditions clauses and family planning provisions like contraceptive). Please ask your insurance agent if your plan is ACA compliant as this is a mandatory requirement to receive an approved waiver.

International students will be required to show proof of coverage to the Director of Intercultural Relations by the 1<sup>st</sup> day of the semester. The proof of coverage must meet the guidelines listed above. Students will be required to show proof of coverage throughout the semester as requested by the Primary Designated School Official. Failure to maintain adequate medical insurance may result in registration holds placed on student accounts.

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