

UNIVERSITY OF DELAWARE HEALTH INSURANCE REQUIREMENTS

Below is a list of what needs to be included in your other health insurance plan to be considered comparable to the University of Delaware Student Health Insurance Plan (UD Plan) and meet the UD Health Insurance Requirement.

- No limits on essential health benefits like emergency services, hospitalization, maternity care, mental health and substance abuse services, lab services, and preventative and wellness services. For example, a \$5,000 maximum benefit on mental health services is not considered comparable.
- The student must be able to access their plan's benefits in the UD area for both emergency and non-emergency situations. It should not be assumed that a plan provides nationwide access for both emergency and non-emergency situations.
- No time restriction on the benefit period for a condition. For example, a plan that will only cover an injury or sickness for 20 weeks from the date the injury occurred, or sickness began is not considered comparable.
- If the plan has a deductible, it should not be more than \$500. If the deductible is more than \$500, the student must have the financial means to meet the plan's deductible so it will not keep the student from obtaining medical services. If UD assumes liability for incident related expenses incurred on campus liability will be limited to \$500.
- Unlimited maximum policy amount for Essential Health Benefits.
- Must be filed and approved in the United States and the plan must be fully compliant with the Affordable Care Act (ACA Compliant). Plans filed offshore do not meet eligibility. Plans marketed solely to **international students** are often not filed and approved in the United States, have limited benefits, provider networks and/or coverage periods that do not comply with the UD insurance requirements. Insurance companies that **do not** meet the UD insurance requirements include but are not limited to GBG Insurance, HDL Global Specialty, ISO, PGH (United), PSI, Student Medcover, and Tata AIG.
- Out-of-state Medicaid (PA, MD, and NJ are exceptions as they are close to DE) and many HMO or EPO plans do not provide comprehensive out-of-area coverage. Urgent or emergency-only coverage does not meet the UD insurance requirements.
- **International students** need a plan that includes at least \$50,000 in coverage for medical evacuation and repatriation.

In general, the only plans that meet the UD insurance requirements for **international students** are Embassy-Sponsored plans, US Employer-Sponsored plans, or US Health Insurance Marketplace plans.