

## Health Insurance at Regis University

Regis University requires that all international students have health insurance. Health insurance alleviates the costs of medical expenses in the United States. Medical expenses can be extremely expensive if you do not carry a health insurance policy. It is your responsibility to carry health insurance at all times during your stay in the U.S.

### Understanding the U.S. health care system

Health care in the United States is confusing and complex, and even U.S. citizens struggle to understand it. Health and medical services are provided by hospitals, clinics, and independent doctor offices, all of which charge money for their services. Most U.S. citizens pay for health insurance coverage to offset the cost of medical treatment. There are a number of private companies that provide health insurance, as well as federal and state governments. Without health insurance coverage, most doctors will not treat you, and you risk paying enormous sums of money if you do receive medical treatment.

### Health insurance for international students

All F-1 international students at Regis University must have health insurance. Students attending on a J-1 visa must meet the minimum requirements of health insurance coverage as outlined by the Department of State. F-1 students do not need to meet this minimum coverage.

### Enrolling in health insurance

All F-1 and J-1 students are charged for Regis University's health insurance (\$2,554 annually for undergrads and \$3,814 annually for grads). All F-1 and J-1 students must enroll or waive this health insurance by the deadline. In order to waive the health insurance, you must have current health insurance that has comparable coverage. If you currently have health insurance and fail to waive Regis University's insurance, then you are required to pay the cost. Regis University's provider also meets all minimum requirements for a J-1 visa.

### International student health insurance providers

If you choose not to enroll in Regis University's health insurance, then you may enroll in a plan offered by an "international-friendly" provider. Before selecting a health insurance provider, be sure that you read about any pre-existing conditions limitation. Also, it is best to get a plan that covers both repatriation and medical evacuation. If you have lived in the U.S. for more than 5 years, then it is strongly recommended that you enroll in an Affordable Care Act (ACA) compliant health insurance. After 5 years in the U.S., you become a resident for tax purposes and may be subject to tax penalties if you do not have ACA compliant health insurance. Start with these international health insurance providers:

**International Student Organization:** <https://www.isoa.org/>

**Betins:** <http://www.betins.com/>

**Associated Insurance Plans International:** <http://www.aipstudentinsurance.com/>

**Compass Benefits Group:** <https://www.studenthealthusa.com/>

**International Student Insurance:** <https://www.internationalstudentinsurance.com/>

**GeoBlue:** <https://www.geobluestudents.com/>

**iNext:** <https://www.inext.com/>

**International Student Protection:** <http://intlstudentprotection.com/>

Medication, dental care, and eye care may not be covered by the health insurance policy. Instead, you will need to find individual plans to cover some of these costs. After you enroll in health insurance, be sure to carry your health insurance card at all times. Avoid emergency room visits if at all possible since these visits, even with health insurance, are extremely expensive – if you can wait until after the weekend to visit a doctor's clinic, then do so. If you are not experiencing a life-threatening emergency, always visit a doctor's office during regular office hours.

***Make sure that you thoroughly read all policy coverage before choosing which health insurance provider will work best for your needs. If you are bringing dependents to the U.S. with you, be sure to enroll them in your health insurance policy as well.***