



A.2 - Minimum Health Insurance Requirements for Students with F-1 Visa Status

The following lists the minimum required medical insurance coverage as mandated by the State of Florida Board of Governors regulations (Section 7(d), Art. IX, FL Const; formerly 6C-6.09).

- 1) **Coverage Period:** The policy must provide, at minimum, continuous coverage for the entire period the insured is enrolled as an eligible student, including annual break during that period. Payment of benefits must be renewable.
- 2) **Basic Benefits:** Room, board, hospital services, physician fees, surgeon fees, ambulance, outpatient services, and outpatient customary fees must be paid at 80% or more of usual, customary, reasonable charge per accident or illness, after deductible is met, for in-network, and 70% or more of usual, customary, and reasonable charge for out-of-network providers per accident or illness.
- 3) **Inpatient Mental Health Care:** Must be paid at 80% in-network or 60% out-of-network of the usual and customary fees with a minimum 30-day cap per benefit period.
- 4) **Outpatient Mental Health Care:** Must be paid at 80% in-network or 60% out-of-network of the usual and customary fees for a minimum of 30 (preferably 40) sessions per year.
- 5) **Maternity Benefits:** Must be treated as any other temporary medical condition and paid at no less than 80% of usual and customary fees in-network or 60% out-of-network.
- 6) **Inpatient/Outpatient Prescription Medication:** Must include coverage of \$1,000 or more per policy year.
- 7) **Repatriation:** \$10,000 (coverage to return the student's remains to his/her native country).
- 8) **Medical Evacuation:** \$25,000 (to permit the patient to be transported to his/her home country and to be accompanied by a provider or escort, if directed by the physician in charge).
- 9) **Exclusion for Pre-Existing Conditions:** First six months of policy period, at most.
- 10) **Deductible:** Maximum of \$100 per occurrence if treatment or services are rendered at an ambulatory care or hospital emergency department facility.
- 11) **Minimum coverage:** \$200,000 for covered injuries/illnesses per policy year.

Health Insurance - Carrier

Minimum Requirements

- 1) Insurance Carrier must at a minimum, meet the rating requirements specified in Part 62.14(c)(1) of Title 22 of the Code of Federal Regulations.
- 2) Policy must not unreasonably exclude coverage for perils inherent to the student's program of study.
- 3) Claims must be paid in U.S. dollars payable on a U.S. financial institution.
- 4) Policy provisions must be available from the insurer in English.