

International Student Health Insurance

In accordance with SBHE policy and NDUS procedures 505, all international students not exempt from the approved group insurance policy offered by the university system must be charged the full premium for such coverage no later than the beginning of the term of the student's initial enrollment. Currently, citizens of Canada and Norway are exempt from this policy. The required premium must be collected from the student and submitted to the insurance provider no later than the end of the sixth week of a regular fall or spring term or equivalent date for a summer term or classes outside a regular term. Lack of documentation of coverage under a comparable plan, will require that the student's enrollment be cancelled after the sixth week of enrollment. The institution may not pay such premiums or costs using state or institution funds and institutional employees shall not represent that institutions will pay or are responsible for payment of such premiums or costs. Upon receipt of documentation that an international student is already covered under the approved plan or a comparable plan, the institution shall cancel the premium billing for that student. Waivers may be granted to this requirement for the following reasons:

- a. To students with documentation of comparable insurance coverage;
- b. To students denied coverage under the approved plan with documentation of comparable coverage; or
- c. For other compelling reasons as defined under institution procedures and documentation of comparable coverage.

All requests for waivers to this policy must be submitted to the Vice President for Student Affairs, who will in turn, determine equivalency of coverage, based on information provided by the respective insurance carrier. Should a waiver be granted, the VPSA shall notify the student of this decision, request that the Academic Records Office notify the approved NDUS health insurance carrier that the student's coverage should be cancelled and request that the Business Office process a refund if the premium has already been paid by the student.

The names of all new international students required to carry the NDUS insurance plan will be provided by the Admissions Office to the Academic Records Office for submission to the approved insurance carrier and to the Business Office for appropriate billing purposes. Returning students required to carry the NDUS insurance plan will be automatically enrolled by the Academic Records Office on an annual basis, and will be billed correspondingly by the Business Office.

Any requests for cancellation of insurance coverage and/or refund of paid premiums because of discontinued enrollment must be submitted to the Academic Records Office. They will verify that cancellation is appropriate, notify the insurance carrier that the student's coverage should be cancelled and notify the Business Office that a refund should be made to the student's account.

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Sponsor: Vice President for Student Affairs