Waiver Criteria

Students are eligible to apply for a Waiver if their alternate health insurance plan (as the primary policy holder or as a benefits eligible dependent) is compliant with the U.S. Affordable Care Act (ACA), the U.S. Department of State, the State of Ohio, and Ohio University.

The following different category types have policies that meet the Waiver Application requirements:

- Plan is a **U.S. Employer Group** Health plan, OR
- Plan is a **U.S. Marketplace** plan purchased on [www.Healthcare.gov](http://www.healthcare.gov) OR
- Plan is a **U.S. Government** sponsored plan, OR
- Plan is a **U.S. Medicaid** plan

OR

A plan that is purchased privately, or provided by a student’s sponsored home country, must meet all of the following criteria:

- Plan has unlimited medical benefits for all services
- Plan has an individual annual deductible of $500 USD maximum or less
- Plan has a minimum payment of 75% coinsurance for inpatient or outpatient emergency, urgent care, or routine treatment for: medical care, mental health care, prescription drugs, immunizations, screening tests, and preventive care as required by the U.S. Government for individual health plans
- Plan includes coverage for pre-existing conditions with no waiting period; suicide/attempted suicide; self-inflicted injury; pregnancy/pregnancy related treatments; sexually transmitted diseases/infections, HIV/Immune deficiency disorders; cancer; alcohol/drug related conditions; recreational activities injuries.
- Plan is filed and approved by an insurance company with the Ohio Division of Insurance with a U.S. claims payment office and a U.S. phone number.
- Plan is underwritten by an insurance company having an A.M. Best rating of A- or above
- Plan is effective for a minimum of the duration of the current academic year

*International Students must also have coverage for the following:*

*Repatriation benefits in the amount of no less than $25,000 USD*
*Medical Evacuation benefits in the amount of no less than $50,000 USD*

*International students that are enrolled in a Plan that meets all of the criteria listed above with the exception of benefits for Medical Evacuation and Repatriation, have the option to purchase a supplemental plan for the required Repatriation and Medical Evacuation coverage to be used in conjunction with their current health care plan.*

A supplemental plan for Medical Evacuation and Repatriation coverage is available for purchase directly from the American College Student Association (ACSA) on their website: [www.acsa-travelsolutions.com](http://www.acsa-travelsolutions.com). The premium for 1 year of coverage is $75.00 USD.

After students purchase the supplemental coverage, they will receive proof of enrollment from ACSA. Students can then resubmit a waiver application and upload the proof of enrollment for the supplemental plan and submit it with their health insurance plan information.