## FLORIDA BOARD OF GOVERNORS NOTICE OF PROPOSED REGULATION AMENDMENT

DATE: March 22, 2016

REGULATION NUMBER AND TITLE: 6.009, Admission of International Students to State University System (SUS) Institutions

SUMMARY: This amended regulation provides guidance on the admission of qualified international students including adherence to federal laws and regulations pertaining to international students and regulations established by the Board of Governors and university boards of trustees for admission to the institution. Health insurance requirements for international students are expressed for select categories of coverage and minimum requirements are included that will place the university in compliance with federal Department of State regulations.

FULL TEXT OF THE REGULATION IS INCLUDED WITH THIS NOTICE.

- (2) No international student in F or J non-immigrant status shall be permitted to register, or to continue enrollment, at a university without demonstrating that the student, and in the case of J visa holders, that their accompanying spouse and dependents haves adequate medical insurance coverage for illness or accidental injury and which includes the following minimum requirements:
  - (a) Coverage Period: Policies must provide, at a minimum, continuous coverage for the entire period the insured is enrolled as an eligible student, including annual breaks during that period. Payment of benefits must be renewable;
  - (b) 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 760% or more of usual, customary, and reasonable charge for out-of-network providers per accident or illness;
  - (c) 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;
  - (d) 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;
  - (e) 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;
  - (f) Inpatient/Outpatient Prescription Medication: Must include coverage of \$1,000 or more per policy year;
  - (gf) Repatriation: \$25,000 (coverage to return the student's remains to his/her native country);
  - (hg) Medical Evacuation: \$50,000 (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);
  - (i) Exclusion for Pre Existing Conditions: First six months of policy period, at most.
  - (jh) Deductible: Maximum of \$50 per occurrence if treatment or services are rendered at the Student Health Center; maximum of \$100 per occurrence if treatment or services are rendered at an off-campus ambulatory care or hospital emergency department facility;
  - (ki) Minimum coverage: \$2100,000 for covered injuries/illnesses per accident or illness per policy year;
  - (4j) Insurance Carrier must, at a minimum, meet the rating requirements specified in Part 62.14(d) of Title 22 of the Code of Federal Regulations;
  - (mk) Policy must not unreasonably exclude coverage for perils inherent to the student's program of study;
  - (nl) Claims must be paid in U.S. dollars payable on a U.S. financial institution;
  - $(\underline{\bullet m})$  Policy provisions must be available from the insurer in English.

(3) Any c Changes in status that may affect an international student's visa category, employment, or classification as a nonresident alien for tax purposes may alter minimum insurance requirements as provided in this regulation and may require compliance with the Patient Protection and Affordable Care Act codified in 42 U.S.C. section 18001 et seq. A student should consult with the appropriate university official to ensure continued satisfaction of minimum insurance requirements, a student should consult with a qualified tax professional if a change in status may affect they have changes in their visa category, employment, or classification as a nonresident alien for tax purposes and promptly notify the appropriate university official of any changes in