

Student Health Insurance Waiver Requirements

Upon registering for 9 or more credit hours, students are automatically enrolled and charged for the University sponsored Student Health Insurance Plan (SHIP).

Students are eligible to opt-out of the University requirement by submitting an online waiver by the semester deadline if they are active on a compliant outside healthcare plan of which they are the primary policy holder or an eligible dependent. J-1 visa students have additional University requirements listed below.

Outside healthcare plans must meet the standards of either the U.S. Affordable Care Act (ACA), the U.S. Department of State, the State of Colorado or Metropolitan State University of Denver.

The following types of health insurance meet the University requirement:

- U.S. Employer Group Health Plan
- A traditional U.S. Affordable Care Act (ACA) Marketplace individual plan, purchased within your State of residency, which includes the 10 Essential Health Benefits of the ACA and offers full PPO coverage while out-of-state
- U.S. Government sponsored plans (Tricare, VA, American Indian or Alaskan Native)
- U.S. Medicaid Plan
- U.S. Medicare Plan
- University Student Insurance Plan (SHIP)

J1 Visa Student Insurance Requirements:

- A Deductible of no more than \$500 per accident or illness
- Repatriation of remains coverage is a minimum of \$25,000
- Emergency Medical Evacuation expenses is a minimum of \$50,000

Healthcare plans must be in effect no later than September 1st to opt-out of the Fall semester and February 1st to opt-out of the Spring semester.

The following types of health insurance do not qualify to opt-out of the University requirement:

- Universal healthcare systems (foreign country healthcare)
- Colorado Indigent Care Program (CICP)
- Minimum Essential Coverage (MEC)
- Catastrophic Plans
- Short Term Medical Plans (STM)
- Injury Only
- Hospital Only
- Cancer Only plans
- Flexible Spending Accounts (FSAs)
- Health Reimbursement Accounts (HRAs) without an attached health insurance plan