

STUDENT HEALTH INSURANCE WAIVER POLICY

La Roche College has a **mandatory** student health insurance policy. **All full-time undergraduate students and graduate students taking 6 credits or more must maintain health insurance coverage that covers them every day of their higher education career.** Student accounts are billed for comprehensive health insurance. If you are already covered by comprehensive health insurance that covers you in Pittsburgh, Pennsylvania, you will be permitted to waive out of the school's coverage. To opt out of the La Roche University-sponsored health insurance plan, you must provide details about your private health insurance plan prior to the end of the open enrollment period.

Short term plans or policies that only provide coverage for emergency services are not automatically accepted for waiver. **If you are unsure about your coverage, please contact QM Services to discuss your options. Please verify that your plan meets the following criteria prior to requesting a waiver for the student health insurance.** If your private health insurance does not meet these requirements, you will either need to purchase the school-sponsored plan or purchase another health insurance plan and provide evidence that it meets the school's requirements.

Personal insurance will be accepted as a waiver if the following conditions apply:

- Policy may NOT exclude pre-existing conditions.
- Policy must have mental health coverage.
- Policy may NOT exclude payment for illness or injury occurring under influence of drugs or alcohol.
- Policy must pay providers directly (no reimbursement policies).
- The policy must include coverage for testing and treatment of illness from pandemics, such as COVID-19.
- If you play sports for the college, the policy may NOT exclude coverage for athletic injuries.

All International student healthcare policies must meet the above criteria plus the following requirements:

- Insurance must pay claims directly to providers in U.S. dollars. No reimbursement policies allowed.
- Insurance carrier must have a US-based claims processing center.
- International students must provide a copy of the full policy document in English to Anne.Kocsis@gmservicesinc.com for review prior to waiving. The policy must include effective dates, and all limitations and exclusions.
- International student athletes are required to enroll in the SHIP.

If you are unsure if a policy provides comparable coverage, please contact the Healthcare Advocates at QM Services and they will review the policy for you. You can reach QM Services at university@gmservicesinc.com or by calling 800-273-1715.