



2020-2021 International Student Request for Student Health Insurance Plan Waiver Exemption

Insurance Requirement: All international students attending Boston College are required to enroll in the Student Health Insurance Plan sponsored by the College. This plan is underwritten by Blue Cross Blue Shield of Massachusetts and is fully compliant with the provisions of the U.S. Department of Health & Human Services and Patient Protection Affordable Care Act (PPACA). It also exceeds J-1 Visa requirements, which include services for medical evacuation and repatriation of remains. For more information about the Student Health Insurance Plan, please visit www.gallagherstudent.com/BC.

Deadlines: September 25, 2020 (for the fall semester / full year)
January 29, 2021 (for students newly enrolled for the spring semester)

Waiver Criteria: Students whose plans are fully compliant with PPACA and whose coverage includes medical evacuation and repatriation of remains services, and who meet the following criteria can submit this form for review and determination of the Waiver Exemption request. (If your policy does not provide coverage for medical evacuation and repatriation of remains services, you have the option to purchase a supplemental policy in order to satisfy this requirement and it is usually at a reasonable cost.)

International students must be enrolled 1) in their own health insurance plan or as a dependent on a parent/guardian/spouse's plan that is filed in the U.S. and offered through a U.S.-based employer, 2) through government sponsored programs through the Government of Kuwait/UAE or Government of Saudi Arabia, or 3) in MassHealth or a plan purchased through the MA Health Connector (except Health Safety Net, Children's Medical Security or MassHealth Limited). Note: International insurance plans, socialized or standard medical policies (including Canadian policies), travel insurance plans, short-term medical plans, or plans not fully compliant with the Affordable Care Act are not acceptable and will not be considered.

Process: 1) Email this form and a copy of your current health insurance ID card or written Verification of Coverage from the insurance company to GGB.BC.InternationalStudentWaivers@ajg.com. 2) Gallagher Student Health will review your request and respond within 10 business days by email. 3) If your Waiver Exemption request is approved, Student Financial Services will be advised of the approval and will remove the insurance charge from your tuition statement. If denied, you will remain enrolled in the plan offered by Boston College and you will be responsible for paying the insurance premium.

ALL FIELDS ARE REQUIRED – PLEASE PRINT LEGIBLY

Eagle ID number (8 digits) / Date of Birth BC Email Address

Student's Last/Family Name First Name MI Telephone Number

Please indicate your insurance coverage below:

- I am insured through my own policy or as a dependent under my parent/guardian/spouse's plan by a health insurance plan that is filed in the U.S. and offered through a U.S.-based employer, and the health insurance plan meets ALL of the waiver exemption criteria listed in this document.
My health insurance is offered by one of these non-U.S. government sponsors: Government of Kuwait/UAE or Government of Saudi Arabia.
I am enrolled in MassHealth or a plan purchased through the MA Health Connector (except Health Safety Net, Children's Medical Security or MassHealth Limited).

I certify that:

1. I am insured by a health insurance plan that is fully compliant with the Patient Protection Affordable Care Act (ACA).
2. I am insured in a health insurance plan that will be continuously in effect for the full policy year, August 7, 2020 – August 6, 2021. Spring semester coverage is January 15, 2021 – August 6, 2021. *I understand that policies not covering these dates (for example, those beginning September 1 in the fall or February 1 in the spring) may not meet state regulations and those waivers will be denied without exception.*
3. My current policy provides unlimited coverage, without an annual or lifetime maximum benefit.
4. My current policy provides comprehensive coverage for health services, including primary care (doctors), specialists, other health care providers, emergency services, surgical services, maternity care, inpatient and outpatient hospitalization benefits, ambulatory patient services, inpatient and outpatient counseling and mental health services, and that these services are reasonably accessible to me in the Boston College area where I attend school.
5. My current policy provides coverage for lab work, diagnostic x-rays, physical therapy, chiropractic care, and prescription drugs in the Boston College area where I attend school.
6. My current policy does not have a pre-existing condition exclusion.
7. My current policy provides coverage for medical evacuation and repatriation of remains services.
8. I assume full responsibility for any medical expenses incurred until August 6, 2021 and that neither Boston College nor the insurance company will be held responsible for any expenses that I incur.

Notice for Students using MassHealth or the MassHealth Connector:

As an international student or scholar, it is important to be aware of certain changes in the way the U.S. Department of Homeland Security (DHS) determines whether a foreign national is, or is likely to become, a “public charge” under the immigration laws. Such individuals may suffer serious consequences affecting their ability to obtain U.S. visas or change their immigration status.

On August 14, 2019, DHS published a final rule expanding the list of public benefits which, when used by a foreign national in excess of certain time limits, would trigger a public charge finding. This list now includes such benefits as Medicaid health insurance coverage with MassHealth and potentially, use of the MassHealth Connector (which can result in the receipt of Medicaid benefits), certain federal housing benefits, and the Supplemental Nutrition Assistance Program (food stamps).

It is important to note that not every use of these benefits will trigger a public charge finding, as the use must exceed specific limits, and relevant exceptions to the rule exist and may apply. Furthermore, use of the newly-designated benefits prior to the October 15, 2019 effective date of the rule will not be considered in this calculation. However, due to the seriousness and complexity of the public charge issue, we urge you to consult with Boston College’s Office of International Students and Scholars if you have any questions about how being deemed a public charge might impact your immigration status. This final rule was scheduled to go into effect on October 15, 2019; however, several lawsuits have been filed challenging it.

By signing this form, I am confirming that my current insurance meets all of the waiver criteria on this document. If I am using MassHealth or the MassHealth Connector, I have read the “Notice for Students using MassHealth or the MassHealth Connector” above and acknowledge that I understand and accept these risks.

Attach a copy of your current health insurance ID card or written verification of coverage. Requests submitted without this information will not be considered. **Please allow 10 business days for processing and keep a copy of this form (and any supporting documentation) for your records.**

I am granting Gallagher Student Health & Special Risk, on behalf of Boston College, permission to verify this information. I acknowledge that I am completing this form and am responsible for the information submitted on this form. If it is determined that the information provided on this form is invalid, I understand that I will be enrolled into and billed for the Student Health Insurance Plan for that term and for future, subsequent terms.

Student’s Signature: _____ **Date:** _____

This completed form and any supporting documentation can be emailed to:

GGB.BC.InternationalStudentWaivers@ajg.com