



Health Insurance Requirements for F-1 International Students

Molloy University charges a once-a-year fee for health insurance to all full-time undergraduate students. You may elect to waive the school insurance if you have comparable coverage from another policy. International students must have health insurance that meets all Affordable Care Act (ACA) guidelines. Your alternate insurance plan must meet all of the following criteria for you to waive the school insurance. Your waiver application will be denied if your plan does not provide **all** of the following:

- Routine, non-emergency care as well as emergency care provided in the New York area
- Treatment for pre-existing conditions (with no waiting periods or exclusions)
- Essential health benefits as defined by the ACA**
- Plan has a claims administrator based in the U.S., a U.S. telephone number and address for submission of claims, and the insurance policy must have been issued in the U.S.
- Coverage for medical evacuation and repatriation expenses
- Active coverage from the day the student arrives on campus through July 31st or the end of their academic program (whichever comes first)
- Must have an annual-of-pocket maximum limits of less than \$7,350 for individual insurance plans or less than \$14,700 for family insurance plans

**Essential health benefits, as defined by the Affordable Care Act (ACA)

In addition to the criteria noted above, all alternate insurance plans must include the following:

- Outpatient care (ambulatory patient services)
- Emergency services
- Hospitalization (treatment for inpatient care)
- Inpatient and outpatient mental health services and addiction treatment
- Prescription drug coverage
- Laboratory services
- Rehabilitative services and devices
- Inpatient mental health care
- Preventive services, wellness services, and chronic disease treatment
- Maternity and newborn care
- Pediatric services

Waiving Insurance

You may elect to waive the school insurance if comparable coverage exists. The deadline to waive for students enrolling in the fall semester is October 1. Students enrolling in the spring semester is February 1. The insurance must be waived each year. Waivers are completed online by logging into Lion's Den. Please note new students will not have access to Lion's Den until after they register for their first semester.