Student Health Insurance Requirement Policy

As a condition of enrollment, the University of San Francisco (USF) requires students to have health insurance, both to protect against unexpected high medical costs and to provide access to quality care. The following students will be charged the health insurance premium on their Student Account as a separate fee.

- All undergraduate domestic students registering for 9 credit hours or more (EXCEPT Certificate programs and Online programs students).
- All graduate domestic students registering for 6 credit hours or more (EXCEPT Certificate programs and Online programs students).
- All international students and scholars registering for at least 1 credit hour or more (including non-degree students).
- All students who reside in University operated housing.

Please note:

The health insurance charge is tied to your registration. Students will be charged for the health insurance premium when they register for the above-specified number of credits in a given semester. Please check your bill. If you have any questions, please don’t hesitate to contact Health Promotion Services at (415) 422-5797.

Opting out (waiving) the health insurance requirement

- Students who have coverage comparable to the University-sponsored student health insurance plan must waive this requirement every academic year.
- Domestic students must waive this requirement online directly with the USF-sponsored health insurance company.
- International students must waive this requirement online with the Health Promotion Services to ensure that their health insurance policy meets the minimum requirements established by the University of San Francisco, and the United States federal government regulations.
- Students are expected to maintain comparable health insurance coverage at all times during their waiver period. If a student’s health insurance coverage is dropped, it is the
student’s responsibility to contact the Health Promotion Services to discuss her/his options within 72 hours.

- If a student waives in the Fall semester, the waiver is good for the Fall and Spring semesters. Students, who waive in the Spring semester, must waive again in the following Fall semester.

**Waiver Approval/Denial**

If the student waiver is approved, the student’s account will be credited accordingly. However, if a student uses the health insurance, then waives it later or takes a leave of absence, or withdraws from school, the student is responsible for the health insurance premium and/or all her/his medical bills. A continuing student will be recharged the health insurance premium if s/he has outstanding and paid claims with the insurance company.

If the waiver is denied, students must contact Health Promotion Services within 72 hours of the waiver denial to discuss their options. Please call 415-422-5797 or hps@usfca.edu.

**Open waiver/enrollment periods**

Fall semester: June through September 1  
Spring semester: December 1 through February 1

**Health Insurance coverage dates**

Student coverage will become effective at 12:00 AM on the coverage start date and will terminate at 11:59 PM on the coverage date indicated below:

- **Fall Semester:** August 1 to December 31  
- **Spring/ Semester:** January 1 to July 31  
- **Summer (students commencing their school in summer):** May 1 to July 31

*Please note: Continuing students will not have any lapse of coverage if they register for classes during their registration time.*

**Summer Students**

Students, who commence their enrollment in the summer session, are not automatically enrolled in, and not billed for, the University-sponsored student health insurance plan. These students must purchase the coverage for the summer session or apply for a waiver in order to comply with the USF health insurance policy.
Voluntarily Enrollment

All continuing students registered for at least 3 units are eligible to purchase the student health insurance plan during open enrollment/waiver period. The student health insurance plan is purchased on a semester basis. To avoid any lapse in coverage, it is the responsibility of voluntary enrollees to contact HPS to purchase the student health insurance plan.

Optional Practical Training (OPT) Students

International students who are completing their OPT are eligible to voluntarily purchase the student health insurance plan during open enrollment up to a year.

Leave of Absence

All Students on an official medical or academic leave of absence are eligible to voluntarily purchase the student health insurance plan during open enrollment up to a year. It is the students' responsibility to contact HPS to ensure they are covered by the student health insurance plan.

School Withdrawal

All students who withdraw from school are NOT eligible to purchase the University-sponsored health plan. Students who withdraw before census day and get a full refund, they will not be covered by the student health insurance plan. Students who withdraw after census day and get a partial refund, they are covered by the student health insurance plan for the rest of that particular semester.

Dependent Coverage

Spouses, domestic partners, or dependent children are not eligible to enroll in the student insurance health plan.

Special Programs

Special programs are short-term programs generally lasting between one to six weeks. Students enrolled in a special program, as well as visiting international students/scholars, are eligible to purchase the University-sponsored student health insurance plan. Students enrolled in a special program may purchase the plan on a monthly basis (i.e., 8/1-8/30). Partial monthly purchase is not available.