Health Insurance and COVID-19 Insurance Information for International Students and Scholars

If you are concerned about possible health care costs if you did need to be tested or treated for COVID-19, please remember that the U-M health insurance plans, including the International Student/Scholar Health Insurance Plan, and the health insurance plans administered by the U-M Benefits Office, such as GradCare, U-M Premier Care, etc. all cover medically necessary health care costs related to testing and treatment for infectious diseases and medical conditions, including COVID-19.

Also, Blue Care Network (BCN) recently announced that the International Student/Scholar Health Insurance Plan will cover medically necessary COVID-19 testing and treatment with no deductible or other cost-sharing [1] through June 30, 2020.

You can review the details of your plan for specific coverage information by using the links below.

- [U-M International Student/Scholar Health Insurance Plan] [2]
  - Questions: International Center Insurance Advisor [3]
- [Other U-M Health Insurance Plans] [4]
  - Questions: SSC Contact Center (734) 615-2000

Also, remember that all of these insurance plans also cover flu shots at no cost to you. Although a flu shot will not protect against COVID-19, we are still in the middle of flu season in Michigan, and flu shots are still available [5].

For the most recent updates on U-M’s recommended COVID-19 precautions and recommendations, check U-M’s [COVID-19 information page] [6]

Reminders for students and scholar enrolled in U-M’s International Student/Scholar Health Insurance Plan (IHI):

- **If you have returned home early:**
  - You may be able to request the cancellation of your health insurance during the summer. For more information see [Health Insurance Waiver Request Form (COVID-19)] [7]
- **If you need insurance after your I-20 or DS-2019 end date:**
  - You can request an extension of your insurance during your grace period, which is 60 days after your I-20 end date (F-1 students) or 30 days after your DS-2019 end date (J-1 students and scholars). Submit an [insurance change form] [8] and request a “grace period extension.”
  - If you need insurance for an additional period of time, you can apply for the “continuation plan”,
which will provide insurance for up to three additional months (but not beyond August 31, 2020.) Read Page 8 of your International Student/Scholar Plan Member Guide [9], then email ihi@umich.edu [10] for information about how to apply.

- Remember that if you have requested an OPT I-20, your insurance will be extended through your OPT end date. You do not need to apply for a grace period extension or for the continuation plan.

**If you have questions about COVID-19 coverage:**

- Read this update [11] from Blue Cross Blue Shield of Michigan and the Blue Care Network (BCN).

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**Links**


[3] https://internationalcenter.umich.edu/resources/healthins/hours

[4] https://hr.umich.edu/benefits-wellness/health-well-being/health-plans


[8] https://internationalcenter.umich.edu/resources/forms/international-health-insurance-plan-change-form


[10] mailto:ihi@umich.edu