

U-M International Student/Scholar Health Insurance Requirement and Enrollment Process

If you are an F-1 or J-1 student or J-1 scholar and your Form I-20 or Form DS-2019 was issued by the University of Michigan (Ann Arbor), you must have health insurance that meets [U-M requirements](#) [1] for yourself and any accompanying F-2 or J-2 dependents during the entire time you are an F-1 or J-1 student or scholar at the University of Michigan. In order to meet U-M requirements, your health insurance must, in the judgment of the University, provide coverage that is at least comparable to the coverage described in the [Blue Care Network of Michigan — Member Guide](#) [2]. In order to be considered “comparable coverage”, an insurance plan must, at a minimum, meet all of the [University of Michigan \(Ann Arbor\) Health Insurance Standards](#) [3].

Enrollment Process

If your Form I-20 or DS-2019 was issued by the University of Michigan (Ann Arbor), you will attend a Mandatory Immigration Check-In [for Students](#) [4] or [for Scholars](#) [5] when you arrive in Ann Arbor. As soon as you have completed the mandatory check-in process, you and your accompanying F-2 or J-2 dependents will be automatically enrolled in the U-M International Student/Scholar Health Insurance Plan through the end date on your Form I-20 or DS-2019, so that you can be certain that you are covered by adequate health insurance. Your International Student/Scholar Health Insurance Plan coverage will become effective on your program start date (Form I-20, Item 5 or Form DS-2019, Item 3).

If you are or will be eligible for health insurance benefits administered by the [U-M Benefits Office](#) [6], or if you would like to use other insurance coverage instead of the University of Michigan International Student/Scholar Health Insurance Plan, please refer to [Alternatives to the U-M Health Insurance Plan](#) [7].

Your Responsibilities as a Policy Holder

To comply with University of Michigan insurance requirements, you must ensure that you are enrolled in U-M International Student/Scholar Health Insurance (IHI) for the entire time you are a student or scholar at the University. At times, however, you may need to make changes to your plan. For example:

Adding Dependents to Your Plan

If you removed your F-2 or J-2 dependents because they were going to join you later, you need to add them to your IHI plan as soon as they arrive in the U.S. Remember that they must have health insurance too. You must complete an [International Health Insurance Plan Change Form](#) [8] to **add dependents** to your plan. Complete the “Addition” section of the form using their arrival date as the “Effective date.”

You must include a copy of your F-2 or J-2 spouse and dependents' flight ticket/confirmation or their admission stamp, or paper or print-out of electronic [Form I-94](#) [9] (please click on the link for instructions) as documentation of their arrival date. You can submit the form with supporting documents in person at the [U-M International Center Health Insurance Office](#) [10] or email to ihl@umich.edu [11].

If your dependents are **not F-2 or J-2** they are not required to have health insurance, but you can add them if you want. If you choose to add them, visit the [U-M International Center Health Insurance Office](#) [10] and meet with the Health Insurance Coordinator. You will need to bring copies of your marriage license or certificate and the birth certificates of your children.

Removing Dependents

If your dependents leave the U.S. before you do, you can **remove** them from your plan using the "Deletion" section of the form. You must include a copy of your F-2 or J-2 spouse and dependents' flight ticket or confirmation as documentation of their departure date.

Leaving U-M Early

If you leave U-M permanently before the end date of your I-20 or DS-2019, or leave the U. S. because you have decided not to complete your post-completion Optional Practical Training (OPT), it is your responsibility to submit an early departure form. Leaving U-M or not enrolling in classes does not automatically cancel your IHI plan.

If you do not do submit an early departure form, the International Center will not know that you have ended your F-1 or J-1 stay and you will be billed for your IHI plan through Wolverine Access until the end date on your I-20, DS-2019, or post-completion OPT.

- [F-1 International Student Departure Form](#) [12]
- [J-1 International Student Departure Form](#) [13]
- [J-1 Scholar Notice of Departure Form](#) [14]

Please follow the instructions on the form that describe when and how to fill out the form and where to submit the form.

Temporary Absence from the U.S. - special procedure while COVID-19 campus measures are in effect

The University has implemented a [number of measures in response to COVID-19](#) [15], and U-M classes will be delivered remotely from March 16 through April 21. While these university-wide measures are in effect, there will be some changes to the procedure for requesting a waiver of the required health insurance during a temporary absence from the United States. If you would like to request this waiver, complete and submit the [Health Insurance Waiver Request Form \(COVID-19\)](#) [16] within 30 days of your departure from the U.S. **Please read the information on the form carefully before you submit it.** You may submit the form in person or via email.

This procedure will only apply while the university-wide COVID-19 campus measures are in effect. Once these measures are no longer in effect, students and scholars should follow the usual procedure explained below.

Temporary Absence from the U.S. (usual procedure)

If you will be out of the U.S. for at least three calendar months, you may apply for a waiver of your required health insurance. In order to apply for this waiver, you must visit the [International Insurance office](#) [10] in person before your departure with evidence that you have purchased tickets and have confirmed reservations for your departure and return dates. An example of a person absent from the U.S. for three calendar months would be someone who left the U.S. on May 15 and returned on September 2, since they would be absent from the U.S. for all of June, July and August. However, if you are leaving the United States in order to participate in a U-M sponsored educational activity, such as a study abroad program, you are not eligible to cancel your international health insurance.

This procedure is effective through the end of the current insurance contract year, August 31, 2020. It may change when the new insurance contract year begins on September 1, 2020.

Optional Coverage During your Grace Period

If you stay at U-M longer than you expected, your insurance will automatically be extended to your new end date on your I-20 or DS-2019, or to the end of your OPT period. If you are staying in the U.S. during the grace period after the end date on your I-20/DS-2019/OPT/AT, you have the option of extending your health insurance through the grace period. If you wish to extend your coverage, be sure to fill out an [International Health Insurance Plan Change Form](#) [8]. Please type the new end date on the Extension line, with the note "Grace Period". Then print, sign, and date it. You can submit the form in person at the [U-M International Center Health Insurance Office](#) [10] or email it to ihi@umich.edu [11].

Do not allow your insurance coverage to lapse. Without health insurance, you are in violation of University of Michigan regulations, and you are at great financial risk if you have an accident or get sick.

Source URL: <https://internationalcenter.umich.edu/resources/healthins/requirement-and-enrollment-process>

Links

- [1] <https://internationalcenter.umich.edu/resources/healthins/waiver>
- [2] https://internationalcenter.umich.edu/sites/default/files/International_Member_Guide_2021-22.pdf
- [3] <https://internationalcenter.umich.edu/resources/healthins/waiver#standards>
- [4] <https://internationalcenter.umich.edu/events/student-checkin>
- [5] <https://internationalcenter.umich.edu/events/scholar-checkin>
- [6] <https://hr.umich.edu/benefits-wellness>
- [7] <https://internationalcenter.umich.edu/resources/healthins/alternatives>
- [8] <https://internationalcenter.umich.edu/sites/default/files/forms/PlanChange.pdf>
- [9] <https://internationalcenter.umich.edu/I-94>
- [10] <https://internationalcenter.umich.edu/resources/healthins/hours>
- [11] <mailto:ihi@umich.edu>
- [12] <https://internationalcenter.umich.edu/resources/forms/f1-departure>
- [13] https://internationalcenter.umich.edu/sites/default/files/forms/J1_StdntDepartForm.pdf
- [14] https://internationalcenter.umich.edu/sites/default/files/forms/J1_ScholarDepartForm.pdf
- [15] <https://president.umich.edu/news-communications/letters-to-the-community/covid-19-update-on-u-m-clases-travel-study-abroad-and-large-events/>
- [16] <https://internationalcenter.umich.edu/node/1167>