

## Health Insurance Information for Canadian Students and Scholars

Welcome to the University of Michigan! Canadian students and scholars are often very familiar with the United States and with U.S. culture. There are, however, some important issues for Canadians to consider as far as the U-M health insurance requirement is concerned.

### Insurance Requirement

F-1 and J-1 international students whose I-20 or DS-2019 was issued by the University of Michigan are required to enroll in the U-M International Student/Scholar Health Insurance (IHI) or demonstrate that they have insurance that is comparable to the IHI Plan. You can review U-M health insurance standards at [U-M International Student/Scholar Health Insurance \(IHI\) Standards & Insurance Waiver](#) [1] to help you determine whether or not your insurance is comparable to the IHI plan.

### Provincial Health Coverage

Health coverage provided by your Canadian province (OHIP, etc.) is not acceptable as a substitute for the U-M International Student/Scholar Health Insurance (IHI) because it does not pay for the true U.S. costs of health care, and it requires you to return to Canada for non-emergency care or for additional treatment after you have been stabilized. Therefore, this coverage is not sufficient to meet U-M requirements and would not qualify for a waiver.

### Travel Insurance

In general, we do not consider travel insurance to be comparable to the U-M International Student/Scholar Health Insurance (IHI). Travel insurance is insurance that is in effect for a short period time (60-90 days, for example) and is designed for short trips, not for students who will be living in the United States for an academic year or more. Insurance that you plan to substitute for the U-M International Student/Scholar Health Insurance (IHI) should be in effect at least through August 31 of the current academic year unless you plan to leave the University permanently before then.

### “Emergency Only” Insurance

Insurance that covers “emergencies only” is also not comparable to the U-M International Student/Scholar Health Insurance (IHI). Again, these “emergency only” policies are designed for short trips, not for students who will be living in the United States for an academic year or more.

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**Source URL:** <https://internationalcenter.umich.edu/resources/healthins/canada>

**Links**

[1] <https://internationalcenter.umich.edu/resources/healthins/waiver>