



## 3.2.005 International Student Health Insurance

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**Effective date:** August 6, 2024  
**Revision date:** n/a  
**Approvals:** Executive Educational Council (EEC)  
**Responsible Office:** Multicultural Affairs  
**Policy Contact:** Director of Multicultural Affairs

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### I. PURPOSE and SCOPE

This policy provides requirements and process for graduate and undergraduate international students studying at MSOE on F-1 or J-1 visas to procure or waive health insurance.

### II. RELATED POLICIES

None

### III. DEFINITIONS

**Wellfleet:** the insurance provider for Wisconsin Association of Independent Colleges and Universities (WAICU).

**Gallagher:** the insurance broker for WAICU. This company hosts the MSOE SHIP webpage with the insurance plan details and the portal (Origami) where students sign up for or waive the SHIP. They also approve or deny waiver requests and contact the insurance provider, Wellfleet, with any questions students have about their insurance.

**Cigna:** the insurance type offered through Wellfleet.

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### IV. POLICY STATEMENT

Adequate health insurance is required for all international students studying in the USA on F-1 or J-1 visas for the duration of their academic studies and is strongly recommended for their dependents. Health insurance is necessary to protect international students in the event of an emergency or an extended health issue.

All international students enrolled at MSOE will be enrolled into a student health insurance plan (SHIP) provided through the established insurance provider. Coverage under this health insurance plan will be in place from the time of an international student's entry into the USA with a valid MSOE I-20. SHIP coverage will run August 1st through July 31st each year for all students. Dental insurance is not provided in the SHIP.

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## V. PROCEDURE

- A. **Administration:** Multicultural Affairs uploads a list of all new and continuing international students to the Origami portal run by Gallagher. The list is uploaded 10 days before the first email is generated to new and continuing students (early July for continuing and new fall semester starts and early December for new spring semester starts).

Multicultural Affairs sends a list of students and their insurance charges to Student Accounts. This list is sent after the published deadline\* to waive insurance.

- B. **New Students:** During the admissions process, students will receive an email from their admissions counsellor explaining more about the SHIP. A few months before students' intended start date, they will receive an email from the insurance broker, Gallagher, about how to sign up, important deadlines, and the option to waive the SHIP with their own plan (if sufficient, see "Exceptions"). This email will be sent to their MSOE email starting in mid-July.
- C. **Continuing Students:** Each year, students will receive an email from Multicultural Affairs about the insurance plans/prices for the year in June. They will continue to be enrolled as described above. This process will repeat each academic year for the duration of a student's time at MSOE. For those with accepted waivers, proof of coverage must be confirmed during the open enrollment/waiver period yearly. This deadline is communicated via Gallagher, around the 15th of August each year, and late January only for Spring starts.

Students graduating at the end of a fall term will have the option to only enroll in the Fall semester. All other students will ONLY be able to enrol on a yearly basis.

- D. **Charges:** After signing up for insurance in the Gallagher portal (or if no action is taken by the student), SHIP charges will be added to a student's MSOE account for the semester. This fee will be paid with their tuition for their initial term (fall or spring) and then for fall each additional year. Insurance charges can be added to monthly semester payment plans for tuition if a student chooses to set this up.

\*Example Deadlines (Fall 2024-2025)

- July 17<sup>th</sup>- Waiver opens
- July 29<sup>th</sup> – Auto enroll students (to ensure coverage before the 8/1 start date; if students submit the waiver form, they will be unenrolled and subject to no charges)
- August 15<sup>th</sup> – Published deadline for waiver submissions
- September 16<sup>th</sup> – Extended deadline for waiver submissions

## VI. EXCEPTIONS

If a student has their own insurance, they can choose to waive the SHIP during the open enrollment/waiver period, providing they meet the established criteria.

Here are the requirements to use an individual plan instead of the SHIP. Individual plan information will be submitted in the Gallagher portal (Origami) and then evaluated. Students will be informed of their decision via their MSOE email.

To be accepted in place of the SHIP, individual plans must be/have:

- Fully compliant with all aspects of the Affordable Care Act;
- Underwritten and administered in the United States;
- Access to local doctors, specialists, hospitals and other healthcare providers near campus;
- Coverage for urgent and non-urgent care including:
- Preventative and routine benefits;
- In-patient and out-patient surgery and hospitalization;
- Lab work, diagnostic x-rays, physical therapy, chiropractic care, emergency room treatment, ambulance services and prescriptions;
- In-patient and out-patient mental health, substance abuse and counseling services

## **VII. APPENDICES**

None

## **VIII. ACCREDITATION STANDARD**

Higher Learning Commission (HLC) Core Component 2

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This section to be completed by the Records Manager:

### **Due date for review**

2026

### **Public Location**

MSOE Policy Library; linked in Online Student Handbook

### **Version History**

- **2024, August 6:** Initial Approval

### **Records Manager**

Assistant VP of Curriculum & Knowledge Management