

Domestic Health Insurance Guidelines

Domestic undergraduate students enrolled in six or more credit hours per semester and domestic graduate students enrolled full-time are required to obtain adequate health insurance (see exceptions at www.miami.edu/student-health). The annual premium for the health insurance plan offered through the Student Health Service is added to each student's fees. Domestic students with adequate alternative coverage may request cancellation of the insurance fee via Canelink (Canelink for Student > Financials > Health Insurance Waiver). Deadlines to waive the insurance are July 15th for the Fall semester, January 5th for the Spring semester, and April 25th for the Summer semester.

Insurance policies should meet or exceed the benefits of the policy offered through the Student Health Service. Alternative policies should be reviewed carefully. You may be offered a policy that appears adequate, but does not provide appropriate coverage.

Starting Fall 2024 all new students (including transfer students) with Out of State HMO/EPO plans do not meet the criteria for waiver unless the policy provides comprehensive health benefits beyond emergency and urgent care during the time that you will attend the University of Miami in the Miami area. **Starting Fall 2025**, all new students with Out of State Medicaid must enroll in Florida Medicaid to be eligible to waive the insurance.

Policy requirements:

- Coverage period: 52 continuous weeks or the complete time insured will be attending the University of Miami
- Deductible should not exceed \$300/individual; (higher deductible is acceptable if student has the ability to pay the entire amount when medical services are provided).
- No aggregate cap (no maximum coverage amount)
- Inpatient and/or outpatient mental health care similar to the university's coverage.
- Must cover inpatient/outpatient prescription medications, without maximum coverage or other limitations.
- The policy covers treatment for emergency care, medical and surgical treatment, hospitalization, diagnostic procedures, laboratory tests, specialty consultations, mental health care (including inpatient hospitalization and outpatient care), alcohol/substance rehabilitation, HIV/AIDS, maternity benefits, and pre-ex conditions.
- The policy covers services while attending the University of Miami, in the State of Florida, and when traveling in the United States or abroad.
- Must be compliant with affordable Care Act provisions effective August 1st, 2012, and all other ACA provisions.