

Office of International Students and Scholars

Student Health Insurance Plan – Updated May 2023

1. Introduction

All international students are required to obtain health insurance coverage during their tenure at USD. To fulfill this health insurance requirement, students have two options: ENROLL in the USD Student Health Insurance plan, coordinated through USD's provider Gallagher Student Health or WAIVE this plan with their own comparable coverage.

2. Process for New Students

All new, incoming international students must demonstrate coverage on or before their arrival, either via the USD student health insurance plan or by waiving with their own comparable coverage. See "waiving the USD student health insurance plan" below.

If students fail to demonstrate coverage upon their arrival, they will be enrolled in the USD student health insurance plan. F-1 students are expected to communicate their intentions through the waiver portal as directed by the Wellness Office. J-1 students should communicate their health insurance intentions to their USD program advisor.

3. Process for Continuing Students

All coverage choices for continuing international students must be evaluated on a yearly basis, consistent with USD's academic year period. Those enrolled in the USD student health insurance plan in the previous year will be automatically enrolled for the following academic semester if the student is enrolled in classes.

Those who waived the USD plan with comparable coverage must submit a new online waiver form at the start of each academic year. Students who choose to waive the USD health insurance requirement must do so at the start of each academic year (or their first semester at USD if starting in the spring). Without submitting the online health insurance waiver each year, USD cannot waive the health insurance fee. Therefore, students who fail to submit the waiver by the posted deadline will be automatically enrolled and billed at the current rate via their USD student account.

4. Waiving the USD student health insurance plan

Students may choose to waive the USD health insurance requirement with a comparable insurance plan only if this plan meets the link below. F-1 students need only submit the [online waiver](#) and J-1 students must submit a copy of their insurance certificate to the USD Exchange Program Coordinator for review. Please see the OISS website for the latest health insurance requirement details:

www.sandiego.edu/international/resources/health-insurance-requirements.php

5. Cost of Coverage

We recognize that health insurance adds additional unanticipated costs for students, however the value in health safety provided by the USD student health insurance plan protects students' interests while here in the United States. Rates for each year are determined during the summer, based on insurance quotes. Rates are posted prior to the start of each fall semester.

6. Refunds

Should students decide to change their coverage after enrollment, a refund may be possible prior to the posted waiver deadline. USD is unable to issue refunds for the current semester period after this deadline.