

Mississippi College International Student Health Insurance

Mandatory Health Insurance Requirements

Health insurance is *mandatory* at Mississippi College for international students. Mississippi College requires health insurance for international students for several reasons, including:

- Health care can be very costly in the US.
- The US does not have a national health care plan.
- Health services may be restricted if you do not have health insurance.

How USA Health Insurance Works

A large group of people (regardless of their health status) pays an amount of money for some protection against their future health costs. Their money is put together in one fund, called an "insurance pool." When members of the fund get sick or injured and incur medical costs, money is taken from this insurance pool to pay for part or all of their costs. People in the US are financially responsible for their own medical or health care needs but have health care providers to manage this for them.

How to Meet the Health Insurance Requirement

The requirement may be fulfilled in one of two ways.

- You will automatically be enrolled in the Mississippi College Student Health Insurance Plan unless you submit a waiver application by the second Friday of each semester.
- If you already have (or intend to purchase) a comparable health insurance plan, you must complete a waiver form and provide Mississippi College with documentation that meets established waiver criteria.

Health Insurance Waiver Standards

The comparable health insurance coverage must remain in force throughout the full academic year, including summer, which you are enrolled as a student. The coverage must be effective on the date of arrival to the United States. Coverage may be purchased on a semester basis but not a monthly basis.

The waiver applicant must understand that they are responsible for payment of all fees for medical and mental health treatment not covered by their health insurance plan (including but not limited to deductibles, copays, coinsurance and the expenses above my policy maximums and benefit limits.) They must understand that some health facilities, including University Health Services, may require payment at the time treatment is provided.