OP 34.24: Requirements of Health, Evacuation, and Repatriation Insurance for F-1 and J-1 Non-immigrant Students

DATE: July 19, 2024

PURPOSE: This Operating Policy/Procedure (OP) sets forth requirements and guidelines for health, evacuation, and repatriation insurance for non-immigrant F-1 and J-1 students. The United States Government has certain requirements for all persons applying for a non-immigrant visa (e.g., student visas) to enter the United States. These include certain financial qualifications such as being able to meet all personal financial liabilities while in the United States and not becoming a “public charge” while in the United States. Also, as an F-1 Program Sponsor certified by the Department of Homeland Security, TTU has an obligation to ensure that F-1 students account for all actual and potential costs related to their stay. This includes potential medical costs should a student become ill during their enrollment at TTU. In addition, as a J-1 Program Sponsor certified by the Department of State, TTU has explicit regulatory obligations to assure that J-1 students meet the J-1 program insurance requirements.

Consequently, for the above reasons, TTU requires that all non-immigrant F-1 and J-1 students have health insurance coverage as a condition of enrollment. This guarantees that both TTU and the non-immigrant students are in compliance with United States federal regulations and guidelines.

REVIEW: This OP will be reviewed in January of each year by the Vice Provost for International Affairs, in consultation with the Dean of the Graduate School, with substantive revisions forwarded to the Vice Provost for Administrative Affairs and the Provost and Senior Vice President.

POLICY/PROCEDURE

1. Texas Tech University will require non-immigrant F-1 and J-1 students to maintain the health, evacuation, and repatriation insurance offered through the university. Any change in the minimum insurance requirements of the U.S. Department of State will be incorporated into Texas Tech University’s minimum health insurance requirements for both F-1 and J-1 students at the next student insurance contract renewal.

2. This policy will apply to all F-1 and J-1 students enrolled in a certificate or degree program at Texas Tech University who have had an immigration document issued by a TTU employee and have been granted non-immigrant status in the United States by the U.S. Department of Homeland Security. This requirement applies during regular semesters (fall and spring) when students are enrolled in one credit hour or more as well as during the summer when they may not be enrolled in credit-bearing coursework.

3. F-1 and J-1 students will purchase student health insurance (including evacuation and repatriation) through Texas Tech University.
4. Dependents of TTU F-1 and J-1 students (F-2 and J-2 visa holders) who are enrolled in one credit hour or more at Texas Tech University will also be required to purchase student health insurance (including evacuation and repatriation) through Texas Tech University.

5. Waivers of the above health insurance requirement may be granted to non-immigrant J-1 students sponsored by the United States Government, a foreign government recognized by the United States of America, or certain international, government-sponsored, or non-governmental organizations. Such waivers will be based on the government or organization guaranteeing, in writing, payment of all health care expenses, including evacuation and repatriation that meet the J-1 program requirements. Documentation must be presented by the 12th class day (4th class day of summer sessions) each semester. Waivers also may be granted to students who provide documented evidence of health insurance coverage by an employer (including dependent insurance). In addition, waivers will be granted to students visiting TTU on a J-1 visa for an academic year or less based on an exchange agreement with a partner institution. In such cases, the insurance the students purchase must meet the Department of State insurance requirements stipulated in the J-1 Exchange Visitor Program regulations, and such insurance will be documented by the appropriate international student/scholar counselor in the Office of the Vice Provost for International Affairs.

6. This requirement does not apply to other students attending TTU in any other non-immigrant visa categories.

7. Students who believe an initial denial of a waiver was incorrect can submit a final appeal, in writing, to the Vice Provost for International Affairs (VPIA) within ten business days of the initial denial. Such an appeal must clearly explain the basis for the requested waiver and why the student disputes the initial decision. The VPIA will make final decisions in consultation with appropriate administrators.

8. This Texas Tech University requirement applies only to enrolled students; however, it is strongly recommended that dependents of students have health, evacuation, and repatriation insurance as the need to preclude becoming a “public charge” is an integral requirement of qualifying for all U.S. non-immigrant visa categories. Students in J-1 status must have insurance for any J-2 dependents under rules of the U.S. Department of State.