



FLORIDA STATE UNIVERSITY

5-6 STUDENT INSURANCE REQUIREMENT

Responsible Executive Jim Clark, Provost and Amy Hecht,
Vice President for Student Affairs

Approving Official Jim Clark, Provost and Amy Hecht,
Vice President for Student Affairs

Effective Date _____, 2026

Revision History New, March 29, 2024, Amended, July 2, 2026, _____

I. INTRODUCTION

~~Recognizing that access to affordable, routine healthcare and emergency medical services is important to student retention, Florida State University has required insurance coverage for all students at the FSU main campus as a condition of full-time enrollment since 2007. Additionally, the Board of Governors for the State University System requires Florida State University to ensure that students studying in F-1, J-1, F-2, or J-2 status have medical insurance that meets certain requirements listed in BOG regulation 6.009. The university insurance requirement has the added benefit of keeping the annual premium for the school-sponsored insurance plan affordable year to year, due to consistent plan enrollment.~~

~~Up to the 2022-2023 academic year, the university has utilized a waiver system that relies upon a student knowing and accurately relaying the details of their insurance coverage. An audit found that the national health insurance clearinghouse was unable to verify these students', indicating they likely did not have coverage. To ensure that all students have access to affordable routine and emergency care, this policy establishes a process to enroll in the school-sponsored insurance plan all full-time domestic students at FSU and all International FSU students who are in active-degree programs as defined in this policy with limited waiver and exemption options.~~

Florida State University ("FSU" or "University") requires certain students to maintain health coverage and hereby establishes the policies and procedures governing the enrollment in health insurance coverage, waiver requests, and exemptions.

II. POLICY (Including any Forms and Attachments)

A. Overview

~~Most Florida State University students are required to have minimum essential coverage under the Patient Protection and Affordable Care Act (ACA).~~

As set forth in this policy, the University requires students to maintain health insurance coverage that provides access to preventive care, physician services, specialist services, urgent care, emergency medical services, hospitalization, maternal and newborn care, mental health services, diagnostic and laboratory services, and prescription drug coverage. Coverage must be issued by an insurer, governmental program, employer-sponsored plan, or other health benefit arrangement recognized and authorized to provide health benefits within the United States that provides reasonable access to healthcare providers in the geographic area where the student resides.

~~In addition, students in active academic programs who hold F-1, F-2, J-1, or J-2 status additionally must demonstrate that their coverage also complies with the Board of Governors regulation 6.009 which dictates additional benefit requirements. This Board of Governors regulation places the onus for compliance on Florida State University, instructing that the university may not allow a student holding F-1, F-2, J-1, or J-2 to enroll in coursework without verifying the student's compliance with BOG regulation 6.009. In order to ensure that students are enrolled in insurance that meets all applicable federal and state insurance requirements, full-time domestic students and International students with active degree programs will be automatically enrolled in the FSU-sponsored insurance plan as outlined in this policy. Students who can demonstrate verifiable coverage that complies with the ACA and, if applicable, BOG regulation 6.009 may submit a request for a waiver as outlined in the policy procedures.~~

Students may submit a request for a waiver as set forth in this policy.

B. ~~Procedures~~ Automatic Enrollment in FSU-Sponsored Insurance Plan

All full-time domestic and International students, including new students ~~who are identified as having~~ with an active, primarily in-person academic program, ~~at the end of the previous semester~~ will be automatically enrolled in the FSU-sponsored insurance plan on or about July 15 ~~of each year~~ for Fall and December 1 for Spring/Summer. Students who begin a new degree program in a summer semester will be enrolled in the FSU-sponsored insurance plan on or about May 1.

C. International Students

Students in active academic programs who hold F-1, F-2, J-1, or J-2 status must also comply with Board of Governors ("BOG") Regulation 6.009, which dictates additional benefit requirements. International students who hold F-1, F-2, J-1 or J-2 status will be required to enroll in the FSU-sponsored insurance plan without the option to waive with few exceptions as outlined below.

D. Waivers from Automatic Enrollment in FSU-Sponsored Insurance Plan

Domestic students may request waivers from automatic enrollment in the FSU-sponsored insurance plan as set forth in this policy. When a student requests a waiver, the student will be required to provide his or her insurance or other plan name, policy number, dates of validity, and the benefits provided. The information will be verified through a clearinghouse and/or direct communication with the insurer when necessary. Students must submit permission for the University to share certain personally identifiable information to verify coverage and for the insurance or other plan to share information with FSU.

1. Waivers for Domestic Students with Health Insurance Plans

Up until the second week of classes each semester, domestic students can request ~~that they to~~ be unenrolled in the ~~school~~FSU- sponsored insurance plan by completing a waiver request and receiving approval. ~~The A~~ waiver for domestic students may be granted if:

- No claims have been made on the FSU-sponsored plan for the current semester.
- ~~The student is enrolled in an alternate ACA-compliant insurance plan. The University will determine ACA compliance to be those plans that include sufficient access to local network providers. The student is already enrolled in a health insurance plan that offers substantially comparable access to medical benefits offered through the FSU-sponsored health plan. The University will evaluate comparability based on covered services, network accessibility, annual and lifetime benefit limitations, and exclusions, including whether the plan:~~
 - Provides coverage for preventive care, physician services, specialist services, urgent care, emergency services, hospitalization, mental health services, maternal and newborn, laboratory services, diagnostic imaging services, and prescription medications;
 - Is active and effective for the entire coverage period for which the waiver is requested;

- Provides access to participating healthcare providers and facilities within the geographic area where the student resides or attends classes;
 - Does not contain exclusions that would substantially limit access to medically necessary care.
- ~~Requests for late waivers~~ Waiver requests received after the first week of class for the current policy year will be considered for late appeal. ~~upon payment of a \$100 administrative fee. Those approved for appeal after the waive deadline will be assessed a \$100 late fee. Late waivers requests for policy years that have closed will not be considered for appeal~~ Such late waiver requests received more than 30 days after a policy term selected (Fall Plan term end date 12/31, Spring-Summer term end date 08/14, Summer term end date 08/14) will not be considered.

2. Waivers for Domestic Students with Health Sharing Membership Programs, Medical Cost-sharing Arrangements & Limited Benefits Plans

Domestic students participating in a health share membership program, medical cost-sharing arrangement, or a limited benefits plan, may be exempted from the policy.

These programs or plans do not provide benefits or coverage comparable to the FSU-sponsored insurance plan or other health insurance plans. Approval of a waiver for these types of programs or plans does not constitute a determination that such coverage is equivalent to the FSU-sponsored insurance plan, nor does it constitute an endorsement of the adequacy of the benefits provided by the program or plan

Students granted a waiver for a health share membership program, medical cost-sharing arrangement, or limited benefits plan shall assume full financial responsibility for all healthcare expenses associated with participation in University-sponsored academic, clinical, athletic, research, internship, practicum, field experience, study abroad, and extracurricular activities for which health insurance coverage is required as a condition of participation. Any medical expense not covered by the student's Health Share membership program, medical cost-sharing arrangement, or limited benefit plan is the sole responsibility of the student.

FSU, its colleges, departments, FSU-affiliated entities, faculty, staff, and sponsoring organizations shall bear no responsibility for unpaid medical expenses, denied claims, coverage exclusions, or financial obligations resulting from a student's election to participate in a health share membership program, medical cost-sharing arrangement, or limited benefit plan.

3. Waivers for Domestic Student Athletes in Health Sharing Membership Programs medical cost-sharing arrangements, and limited benefits plans

FSU Athletics requires all student athletes on the active roster for a Qualifying Intercollegiate Varsity Sport¹ to maintain primary, comprehensive health insurance coverage as a condition of participation in intercollegiate athletics, which is the coverage of first resort for athletic-related injuries and medical evaluations. FSU Athletics' secondary self-insurance/excess athletic medical coverage applies only after primary coverage limits are met, and does not serve as a substitute for primary health insurance coverage.

Health Share Membership programs, medical cost-sharing arrangements, or limited benefits plans frequently feature coverage exclusions, low benefit caps, or denials of coverage for high-cost orthopedic procedures, diagnostic imaging, emergency room visits, or athletic injuries. Student athletes who request and receive a waiver for a Health Share Membership program, medical cost-sharing arrangement, or limited benefits plan shall assume full financial responsibility for all healthcare expenses. Specifically, if the Health Share Membership program, medical cost-sharing arrangement, or limited benefits plan denies coverage, delays payment, or covers less than the total balance of medical bills resulting from an athletic injury or illness, the student athlete is financially responsible for paying the remaining balance. FSU Athletics, its secondary self-insurance policy, and the University are not responsible for paying or negotiating balances resulting from Health Share Membership programs, medical cost-sharing arrangements or limited benefits plans denial or underpayment of medical claims.

4. International Students and Other Waivers

Students in an F-1, J-1, F-2, or J-2 status who are enrolled in non-degree or transient academic programs may request a waiver based upon a short-term, limited-duration insurance plan that meets BOG Regulation 6.009

Students in J-1 status who are enrolled in an insurance plan provided by the U.S. State Department may request a waiver provided the plan meets BOG 6.009, ~~but is not ACA compliant.~~

Students who are covered in the state of Florida by Medicaid, Medicare, or CHIP may submit a waiver request based upon this coverage.

~~When a student requests a waiver, they will be required to provide their insurance plan name, policy number, dates of validity, and specific benefits provided. The information will be verified through a clearinghouse and/or direct communication with the insurer when necessary. Students must submit permission for the school~~

¹ "Qualifying Intercollegiate Varsity Sport" means an NCAA-sponsored, FSU varsity sport. The term "Qualifying Intercollegiate Varsity Sport" excludes club or intramural sports.

~~to share certain personally identifiable information to verify coverage and for the insurer to share information with FSU.~~

E. University Waiver Review and Denial Authority

The University reserves the right to deny any waiver request, including those submitted under a Health Sharing Membership Program, if the submitted plan does not provide payment of covered healthcare services or otherwise fails to provide benefits, as determined by the University, based upon the requirements such as failure to meet local network access, lack of essential health benefits, or non-compliance with BOG 6.009 as set forth in this policy.

F. Exemptions from Automatic Enrollment in FSU-Sponsored Insurance Plan

The following students are exempt from automatic enrollment in the FSU-sponsored insurance plan and the requirement to submit a waiver:

- Students enrolled in a completely online/distance-learning degree program.
- Students enrolled in the Republic of Panama campus.
- Domestic students enrolled in the Panama City and Sarasota Campuses.
- Students who are enrolled in the FSU study centers who are not U.S. citizens, U.S. permanent residents, or students maintaining F-1, J-1, F-2, or J-2 visa status while studying abroad.
- Students who are enrolled part-time at any FSU campus (less than 12 credit hours for undergraduate students, less than 9 credit hours for graduate students; less than 6 total hours across all sessions in the summer for both graduate and undergraduate domestic students), unless they are maintaining F-1, J-1, F-2, or J-2 status.

III. Legal Support, Justification, and Review of This Policy

BOG 1.001(4), 6.009, FSU BOT Program Approval, May 26, 2005, informal Attorney General Opinion Letter, May 1, 2007

This policy will be reviewed at least every five years.

/s/ Dr. Amy Hecht
V.P Student Affairs