



Category:  
Hospitals / Clinical Services  
Student Affairs

Responsible Office:  
[University Life](#)

**Procedure Title:**

Health Insurance Coverage for International Exchange, Research & Study Programs

Document Number:  
3750

Effective Date:  
June 05, 1986

This procedure item applies to:  
State-Operated Campuses

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**Summary**

This procedure provides campus guidelines on the requirement of insurance coverage for all individuals participating in international exchange, research and study programs.

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**Process**

General Information

All State University of New York campuses will participate in an insurance plan for participants in international exchange, research and study programs (J-1 visa programs). The insurance plan will be established by system administration's office of the vice chancellor for finance and business through a competitive bid process.

Each program participant will be charged a fee that will be used to purchase health insurance. The fees will be established by the office of the vice chancellor for finance and business on an appropriate schedule.

The campus will establish appropriate procedures to ensure that:

1. All participants in University programs of international exchange, research or study (J -1 visa programs) shall be billed for the health insurance fee for each semester of participation, including any part thereof. Those participating only during the summer period will be required to pay a pro-rated fee for insurance coverage. Campuses with enrollment periods different from a semester system will adjust the fee and billing processes accordingly.
2. The campus shall collect from each participant the health insurance fee and deposit in a timely manner the receipts of such fee into an income fund reimbursable account established for this program. Payment of the health insurance fee is due in accordance with the University's policy on tuition, fees, rentals and other charges.
3. Upon receipt and verification of an invoice from the insurance carrier company, the campus will voucher from the established income fund reimbursable account the cost for the health insurance coverage period.
4. No exemption from the health insurance fee shall be allowed except for participants presenting evidence of a religious objection or those individuals for whom comparable coverage has been obtained through an exchange agreement, an employment benefit or foreign government sponsorship.

5. Statements describing the scope and nature of the insurance coverage must be published in the college catalogue as well as in all appropriate brochures, handbooks or other publications through web communications.

6. The following disclaimer statement should be included in all brochures, handbooks or other publications as well as through web communications that describe the scope and nature of the insurance coverage:

Note: "Neither the State of New York, through its agents, nor the State University of New York through its agents and employees, is responsible in any manner whatsoever for the payment of any claim for health-related services provided to individuals covered under this insurance policy. The State of New York and State University of New York are not responsible for obligations incurred by individuals who are not covered by this insurance policy. All individuals participating in the University's health insurance programs described herein are responsible for reviewing all descriptions of the scope and level of coverage offered by this policy. Such participants will be solely responsible for obtaining additional coverage not provided under this program if such is deemed necessary by the participant."

7. All program participants should receive notification of the requirement and an insurance brochure describing the insurance coverage. These materials should be included in all materials and billings directed to potential or current participants.

8. Information on the processing of insurance claims will be made available to the campus. Additionally, the insurance company will provide quarterly reports to each campus and a summary report to system administration. The Student Health Advisory Committee (SHAC) should include an analysis of these reports in planning for its health services programs. In addition, SHAC should review the administration of the program and details of the coverage for their effectiveness and applicability.

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## Forms

There are no forms relevant to this procedure.

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## Related Procedures

There are no related procedures relevant to this procedure.

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## Other Related Information

There is no other information relevant to this procedure.

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## Authority

State University of New York Board of Trustees Resolution 85-150 adopted June 26, 1985.

[Immigration Legislation for J-1 Visa](#)

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## History

There is no history relevant to this procedure.

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## Appendices

There are no appendices relevant to this procedure.