Student Health Insurance plans must meet all the following requirements to be compliant with the U.S. Affordable Care Act (ACA)

1. Unlimited Plan Maximum benefit
2. $500.00 maximum deductible
3. 100% in-network coverage for preventive care
4. 100% in-network coverage for Women’s Preventive Services including contraception
5. No pre-existing condition limits
6. Coverage for Essential Benefits:
   a. Ambulatory patient services
   b. Emergency services
   c. Hospitalization
   d. Maternity and newborn care
   e. Mental health & substance use disorder benefits, including behavioral health treatment
   f. Prescription drugs
   g. Rehabilitative & habilitative services and devices
   h. Laboratory services
   i. Preventive & wellness services & chronic disease management
   j. No day or annual dollar limit on Essential Benefits

Other Requirements:

7. Minimum of 70% coinsurance payable by the insurance plan to network providers. Emergency/urgent care only is not accepted.
8. Plan document(s) in English; currency amounts converted to U.S. dollars; insurance company contact phone number in the U.S.
9. Insurer has a base of operations in the U.S. or has a U.S. based claims payer.
10. A minimum of $10,000 for repatriation and $15,000 for medical evacuation.

Please note: Coverage for emergency or urgent care only will not meet these requirements.