



Bay State College

Where Your Success Matters.

Health Insurance Waiver Information International Students

International student participation in the plan will be waived if the student is carrying acceptable alternative insurance with benefits comparable to the Bay state College plan (see below). Coverage by insurance carriers outside of the United States or coverage by foreign National Health Service programs are not acceptable. Please be aware that international student health insurance plans made available by firms such as Compass Benefits Group or PSI do not provide adequate benefits and cannot be used to waive the Student Health Insurance Program requirement.

Is insurance obtained from my own country acceptable?

No. According to the state law, “a school may not waive participation for....students with coverage from insurance carriers outside the U.S. and coverage by foreign National Health Service programs, (unless the student is studying in a foreign country and the student’s insurance provides coverage in that location).”

What coverage does my plan need to be comparable with the Bay State College plan?

The state requires the health insurance to “provide the student throughout the school year reasonably comprehensive coverage of health services, including preventive and primary care, emergency services, surgical services, hospitalization benefits, ambulatory patient services, and mental health services. The most common reasons for insurance plans to be denied a waiver are lack of coverage for pre-existing conditions, no coverage for “preventive and primary care” such as routine physical exams and immunizations, exclusions for mental health, exclusions for sexually transmitted diseases, and exclusions for injuries sustained under the influence of alcohol or drugs.

Will plans purchased from companies that sell travel accident insurance be eligible for a waiver?

No. The travel insurance plans all have significant limitations and are not acceptable alternatives to Bay State College’s plan.