

SOUTH DAKOTA BOARD OF REGENTS

Policy Manual

SUBJECT: Student Health Insurance

NUMBER: 3:14

1. Preamble

Students who do not have health insurance coverage are ineligible for benefits under South Dakota Codified Law Indigent Coverage provisions. Whether they are United States citizens, permanent residents or otherwise excluded from the requirements of section two below, ***choosing not to purchase health insurance may negatively impact students and their financial future. The South Dakota Board of Regents highly recommends that students secure some form of health insurance coverage.***

2. Foreign National Students

Foreign National students, except for those entitled to establish a legal domicile in South Dakota, who have enrolled in any Board of Regents university, their spouses and their dependents are required to purchase the South Dakota Board of Regents endorsed student health insurance plan. Exemptions to this requirement may be granted by the system myHealth plan administrator. This can only occur when comparable or superior health insurance is provided for the student, spouse and dependents by the student's sponsoring agency or government; or the student is covered by an employer policy so long as they have the eligibility requirement documented under the myHealth plan. Students who transfer to a university in the spring and summer terms may also be exempted by the system myHealth plan administrator, provided that their previous institution required the purchase of comparable, non-refundable coverage and that coverage is still in force for the remainder of the school year.

Foreign National students who plan to enroll in the following Fall semester must purchase the Spring/Summer myHealth plan. Students may request a waiver of the Spring/Summer plan requirement if they can demonstrate comparable coverage when they return to their home country over the summer. Any student who receives a waiver and subsequently purchases the myHealth plan will be subject to a pre-existing condition waiting period as documented in the myHealth plan. SDBOR manages the myHealth plan.

3. Students Participating in University Affiliated International Activities

Effective on January 1, 2010, students participating in a university affiliated international activity must purchase the Board of Regents endorsed study abroad insurance plan. The affiliated university may waive this requirement upon proof of comparable nonrefundable comprehensive international insurance coverage which is through a sponsored program at that university. Each university will retain management of such waivers and ensure all students have the required insurance.

Faculty and staff members who participate in university affiliated international activities are encouraged to purchase this insurance at their own cost. Employees can purchase insurance through the appropriate administrative office or by going online to the vendor's site.

SOURCE: BOR, September 1992, BOR August 2009.