Health Insurance and COVID-19 Insurance Information for International Students and Scholars

Do U-M health insurance plans cover testing and treatment for COVID-19?

Yes, all U-M health insurance plans cover COVID-19 testing and treatment.

- **International Student/Scholar Health Insurance Plan:**
  - Medically necessary testing and treatment for COVID-19 are covered.
  - Tests will only be covered if ordered by a physician.
  - **No deductible or other cost-sharing** through Dec. 31, 2020.
- Plan coverage details: [U-M International Student/Scholar Health Insurance Plan](https://internationalcenter.umich.edu)
- Questions: [International Center Insurance Advisor](https://internationalcenter.umich.edu)

- **GradCare and U-M employee health insurance plans such as U-M Premier Care**
  - Medically necessary testing and treatment for COVID-19 are covered.
- Coverage details: [U-M Health Plans](https://internationalcenter.umich.edu)
- Questions: SSC Contact Center (734) 615-2000

Do U-M insurance plans cover flu shots? Are flu shots recommended?

Yes, all U-M health insurance plans also cover flu shots at no cost to you. Although a flu shot will not protect against COVID-19, flu vaccination will help keep you healthy. Plan to [get a flu shot](https://internationalcenter.umich.edu) early in the Fall Term.

Where can I find U-M recommendations for COVID-19 precautions?

Check U-M’s [2020-21 Campus Maize & Blueprint](https://internationalcenter.umich.edu) for information and updates.

When will insurance coverage begin for new students?

After you complete your mandatory check-in, your health insurance coverage will begin on your I-20 or DS-2019 start state. The Fall 2020 mandatory check-in will be online, and you will receive detailed information soon.

Can new students who arrive on campus before their I-20 or DS-2019 start date start their insurance coverage early?
Yes, if you arrive on campus early, you can start your insurance coverage early as long as the new start date is in the same month as your I-20 or DS-2019 start date. For example, if your I-20 start date is August 24, the earliest that you can start your insurance is August 1. If you would like to do this, email ihi@umich.edu to request an earlier start date.

I am a new student, and will not be able to arrive on campus on time due to visa or travel delays. Can I start my insurance coverage later?

Yes. A form that you can use to report your late arrival and request a later start date will be available in late August. This page will be updated with a link to that form once it is available.

I am a returning student and my insurance was cancelled during the summer. When will my insurance begin again?

The COVID-19 summer health insurance waivers expire on July 31. Your insurance will begin again on August 1.

I am not going to return to U-M for the Fall Term because I am studying remotely from outside the U.S. Can I cancel my insurance for the Fall Term?

Yes. You can request a Fall Term 2020 COVID-19 waiver.

I am a new student but will study remotely from outside the U.S. during Fall Term 2020. Am I required to have health insurance?

No. Once you have decided when you come to campus, U-M will send you an I-20 or DS-2019 form with a start date appropriate for your first on-campus term. After you come to campus and complete your mandatory check-in, your insurance will begin on the I-20 or DS-2019 start date. For example, if you decided to come to campus for Winter Term 2021, your I-20 or DS-2019 will have a January start date and your insurance will begin on that date.

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