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.
  - Plan coverage details: [U-M International Student/Scholar Health Insurance Plan] [2]
  - Questions: [International Center Insurance Advisor] [4]

- **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] [5]
  - 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 [6] 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] [7] 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? 

[1]: No deductible or other cost-sharing
[2]: U-M International Student/Scholar Health Insurance Plan
[3]: Insurance company services
[4]: International Center Insurance Advisor
[5]: U-M Health Plans
[6]: get a flu shot
[7]: 2020-21 Campus Maize & Blueprint
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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Source URL: https://internationalcenter.umich.edu/health-insurance-and-covid-19-insurance-information-international-students-and-scholars

Links
[4] https://internationalcenter.umich.edu/resources/healthins/hours
[5] https://hr.umich.edu/benefits-wellness/health-well-being/health-plans
[6] https://uhs.umich.edu/fluvaccination
[7] https://campusblueprint.umich.edu
[8] mailto:ihi@umich.edu