

## Alternatives to the U-M International Student/Scholar Health Insurance (IHI)

Health insurance for international students and scholars is required at the University of Michigan, but there are situations where alternatives to the U-M International Student/Scholar Health Insurance (IHI) Plan are accepted.

### Insurance Provided as a U-M Benefit

This information may apply to you if you are or will be a

- Graduate Student Instructor (GSI)
- Graduate Student Research Assistant (GSRA)
- Fellowship Holder whose [fellowship includes GradCare](#) [1]
- J-1 Exchange Visitor (scholar) with a U-M appointment.

### Process

You will be automatically enrolled in IHI when you attend the mandatory immigration check-in. If you have a job at the University of Michigan which provides insurance as a benefit or if you have a fellowship which offers GradCare, then you should enroll yourself and dependents in an insurance plan as soon as possible. Instructions for enrolling for benefits are on the [Benefits Office](#) [2] website. Your options depend on your “benefit group” (what type of job you have), so read the [U-M Benefit Groups](#) [3] page carefully. If you have questions, ask your department administrator about enrollment procedures and health insurance plans that are available to you.

Once Wolverine Access shows that you have new insurance, you will be automatically removed from the IHI plan from the date that your new insurance began. If you were charged for IHI during that time, those charges will be reversed. You do not need to notify the International Center about this change or submit a waiver form; it will happen automatically.

If your other U-M insurance becomes effective after the start date of the IHI plan, you will have to pay the whole month’s charge for IHI, and will be automatically removed from IHI starting the next month.

### Automatic Re-enrollment in the IHI Plan

**If your U-M-paid insurance coverage ends before the end of your stay as an F-1 or J-1 student or scholar, you will be re-enrolled in and billed for the IHI plan.** If you leave the University

**permanently** before the end date of your I-20 or DS-2019, or leave the United States because you have decided not to complete your post-completion Optional Practical Training (OPT), you need to submit the appropriate Departure Form from the list below:

- [F-1 International Student Departure Form](#) [4]
- [J-1 International Student Departure Form](#) [5]
- [J-1 Scholar Notice of Departure Form](#) [6]

**If you do not do submit a departure form, the International Center will not know that you have ended your F-1 or J-1 stay. You will be automatically re-enrolled in the International Student/Scholar Insurance Plan (and billed for the plan) if your U-M-paid benefits coverage ends before your I-20, DS-2019 or (for F-1 students on Optional Practical Training) your OPT end date.**

### **Private Insurance or Insurance Provided by a Sponsor**

You will be automatically enrolled in U-M IHI plan during your mandatory immigration check-in. If you would like to use your private insurance plan instead, or insurance provided by a sponsor, you can [Apply for an Insurance Waiver](#) [7]. You must submit your waiver request form within 30 days of your check-in, or within 30 days of the start date of your new insurance plan. Your plan will only be approved if it meets [U-M Health Insurance Standards](#) [8].

If your waiver request is approved, your IHI plan will be cancelled. Cancellation is retroactive (as of the beginning date specified on your request). The waiver request should have a start date no earlier than 30 days before the date you submit the form.

### **Automatic Re-enrollment in the IHI Plan**

Waivers are only valid through the end of the academic year (August 31). You must submit a new waiver request form and documentation each academic year. If your waiver expires and you still have valid F-1 or J-1 immigration status, you will be automatically re-enrolled in IHI plan and your Wolverine Access account will be billed.

If you leave the University **permanently** before the end date of your I-20 or DS-2019, or leave the United States because you have decided not to complete your post-completion Optional Practical Training (OPT), you need to submit the appropriate Departure Form from the list below:

- [F-1 International Student Departure Form](#) [4]
- [J-1 International Student Departure Form](#) [5]
- [J-1 Scholar Notice of Departure Form](#) [6]

**If you do not do submit a departure form, the International Center will not know that you have ended your F-1 or J-1 stay, and you may be billed for health insurance** because you will be automatically re-enrolled in the International Student/Scholar Insurance Plan if your insurance waiver ends before your I-20, DS-2019 or (for F-1 students on Optional Practical Training) your OPT end date.

**Links**

- [1] <https://hr.umich.edu/benefits-wellness/benefits-enrollment/benefits-enrollment-eligibility/benefits-eligibility>
- [2] <http://www.benefits.umich.edu/>
- [3] <http://benefits.umich.edu/benefitgroups/index.html>
- [4] <https://internationalcenter.umich.edu/resources/forms/f1-departure>
- [5] [https://internationalcenter.umich.edu/sites/default/files/forms/J1\\_StdntDepartForm.pdf](https://internationalcenter.umich.edu/sites/default/files/forms/J1_StdntDepartForm.pdf)
- [6] [https://internationalcenter.umich.edu/sites/default/files/forms/J1\\_ScholarDepartForm.pdf](https://internationalcenter.umich.edu/sites/default/files/forms/J1_ScholarDepartForm.pdf)
- [7] <https://internationalcenter.umich.edu/resources/healthins/waiver>
- [8] <https://internationalcenter.umich.edu/resources/healthins/waiver#standards>