

NUMBER: STAF 7.00  
SECTION: Division of Student Affairs & Academic Support  
SUBJECT: Mandatory Health Insurance Requirement for Students  
DATE: April 9, 2010  
REVISED: August 1, 2017  
Policy for: Columbia Campus  
Procedure for: Columbia Campus  
Authorized by: Vice President for Student Affairs  
Issued by: Student Health Services

---

## I. Policy

As a condition of enrollment the following groups (class) of students are required to show proof of health insurance:

1. All graduate students enrolled in nine (9) credit hours or more
2. All graduate students with assistantships regardless of enrolled credit hours
3. All international students, including those enrolled in the English Program for Internationals, regardless of the enrolled credit hours
4. All new incoming freshmen enrolled in 6 or more credit hours

## II. Procedure

### A. Mandatory Enrollees and Waivers

1. Students may choose to purchase the university sponsored plan or a comparable health insurance plan.
2. Students must waive out of the mandatory health insurance by providing documentation of a comparable health insurance plan. Students who do not waive out of the sponsored plan will be automatically charged for the sponsored health insurance plan.
3. Waivers of coverage will only be accepted online, and no waivers will be accepted after the applicable waiver deadline date.

4. A waiver of coverage must be submitted each semester or annually if selected.
- B. A comparable health insurance plan must provide at least the following:
1. Coverage must allow the insured student to receive services in South Carolina and have coverage for the following services:
    - a. Out-of-pocket limit per policy year not to exceed \$6,350/individual and \$12,700/family
    - b. Ambulatory patient services
    - c. Emergency services
    - d. Hospitalization
    - e. Maternity and newborn care
    - f. Mental health and substance use disorders (including behavioral health treatment)
    - g. Prescription drugs
    - h. Rehabilitative and habilitative services and devices
    - i. Laboratory services
    - j. Preventive and wellness services (to include dental and vision)
    - k. Chronic disease management
    - l. Unlimited maximum benefit per policy year per covered person
    - m. No pre-existing condition limitation
    - n. Medical transport (ambulance, air)
  2. International students are required to possess medical evacuation coverage with a combined benefit of US \$1,000,000 combined maximum benefit for medical evacuation and repatriation of remains.
  3. For specific coverage details, including aggregate maximum benefits, deductibles, and out-of-pocket limits, see the Student Health Services' website:  
<https://www.sa.sc.edu/shs/billing/insurance/>.

- C. Students who choose not to waive the university sponsored plan will be enrolled each semester and the premium will be billed to the student's account. Students who choose not to elect the university sponsored plan must submit a waiver directly through the waiver website at [www.studentinsurance.com](http://www.studentinsurance.com) . Questions can be referred to the Student Health Services insurance office, (803) 777-3174.

### III. Reason for Revision

Policy updated to reflect current practice and the inclusion of freshmen students. Comparable coverage amounts updated in accordance with the Affordable Care Act.