

ADMINISTRATIVE DIVISION	STAF Student Affairs
POLICY NUMBER	STAF 7.00
POLICY TITLE	Mandatory Health Insurance Requirements for Students
SCOPE OF POLICY	USC Columbia
DATE OF REVISION	March 2, 2026
RESPONSIBLE OFFICER	Vice President for Student Affairs and Academic Support
ADMINISTRATIVE OFFICE	Student Health and Well Being

PURPOSE

The purpose of the Student Health Insurance Plan (SHIP) is to offer students an affordable and comprehensive insurance benefits package. This ensures that students have access to affordable, comprehensive health coverage that supports their physical and mental well-being, including preventive care, while enrolled at the University of South Carolina.

DEFINITIONS AND ACRONYMS

SHIP: Student Health Insurance Plan

Student: A person who is currently enrolled at the university, or who is accepted for admission or readmission to the university, or who has been enrolled at the university in a prior semester or summer session and is eligible to continue enrollment in the semester or summer session that immediately follows, or who is attending an educational program sponsored by the university while that person is on campus.

International Student: A student who is not a U.S. citizen or U.S. permanent resident and who is attending the University of South Carolina under a non-immigrant visa status (such as F-1 or J-1) for the purpose of study.

Graduate Student: A student who is formally admitted to and enrolled in a graduate-level academic program (master’s, doctoral, or graduate certificate) through the Graduate School and is classified as a graduate student in the university’s student information system. This also includes students in professional programs, such as medicine and law.

POLICY STATEMENT

The following student groups are required to have health insurance coverage as a condition of enrollment at the university:

International Students and Student Athletes:

- All international students, both undergraduate and graduate, regardless of credit hours enrolled
- All student athletes, both undergraduate and graduate, (including Cheerleading and the Carolina Dance Team), regardless of credit hours enrolled

Applies to only Graduate Students:

- Graduate students enrolled in six or more credit hours or full-time equivalent (such as special enrollment status) in an on-campus or blended delivery program.
- All graduate students classified as Graduate Assistants (GAs) regardless of credit hours ***Students enrolled in the Joseph F. Rice School of Law are excluded from these requirements unless they are an international student or a student athlete***

PROCEDURES

A. Automatic Enrollment

All students in the required categories defined above (international students, student athletes, graduate students, and GAs) will be automatically enrolled in the SHIP and charged on their Bursar account, each semester, unless a waiver is submitted.

B. Waiver Opportunity and Process

Students can waive out of the mandatory health insurance by providing documentation of a comparable plan through the waiver website: <https://sc.myahpcare.com/>

1. Waivers are only accepted online.
2. Waivers submitted after the applicable deadline will not be accepted.
3. Waivers submitted during the Fall semester will be honored for the Spring Semester
4. Students who wish to continue SHIP coverage must actively re-enroll in the insurance plan to confirm participation each semester

C. Comparable Health Insurance Plan Requirements

1. Minimum Annual Coverage:

Meet the proposed annual minimum coverage amounts published by June 1st of the preceding academic year (specific details will be available on the Student Health and Well-Being website).

2. International Student Requirement:

International students are required to possess a combined maximum benefit for medical evacuation and repatriation of remains of US \$75,000.

3. Detailed Coverage Information:

For specific details regarding coverage, including aggregate maximum benefits, deductibles, and out-of-pocket limits, please refer to the Student Health and Wellbeing

website:

[Insurance - Student Health and Well-Being | University of South Carolina](#)

For any questions regarding the SHIP or waiver process, please contact the Student Health and Well-Being insurance office at (803) 777-1916 or email sahiao@mailbox.sc.edu.

RELATED UNIVERSITY, STATE AND FEDERAL POLICIES:

- [STAF 7.05 Emergency Health Care and Emergency Transportation](#)
- 117.193 Mandatory Health Insurance (Proviso)

HISTORY OF REVISIONS

DATE OF REVISION	REASON FOR REVISION
April 9, 2010	New Policy Approval
August 1, 2017	Policy updated to reflect current practices and the inclusion of freshman students. Comparable coverage amounts updated in accordance with the Affordable Care Act.
February 3, 2025	To revise the current policy STAF 7.00 by eliminating specific sections and incorporating updated criteria to ensure alignment with current requirements.
March 2, 2026	Added language to clarify who is required to have health insurance as a condition of enrollment.