UK Student Health Insurance Waiver Appeals Procedures 2015/2016

To comply with US federal Affordable Care Act legislation and to protect students during their time with University of Kentucky, health insurance plans used by international students must meet minimum coverage requirements. Under the following exceptional conditions, students may provide specific documentation to forego the UK minimum standards for health insurance for one (1) coverage period.

<table>
<thead>
<tr>
<th>Requesting Conditions</th>
<th>Documentation</th>
<th>Deadline</th>
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<tbody>
<tr>
<td>Student will not spend any time in the United States during the coverage period</td>
<td>• UK SHIP Out of Country Form</td>
<td>Fall: 10/22</td>
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<td></td>
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<td>Spring/Summer: 3/22</td>
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<tr>
<td>Student will spend a maximum of eight (8) weeks in United States to defend their dissertation and Student has other health insurance coverage for duration of stay in United States (note: travel plans may be acceptable)</td>
<td>• UK SHIP Out of Country Form</td>
<td>Fall: 10/22</td>
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<td></td>
<td>• Documentation of alternate coverage through stay in US</td>
<td>Spring/Summer: 3/22</td>
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<td>• Travel documents showing entrance and exit dates</td>
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<td>Student unaware of enrollment in, or erroneously enrolled in, zero-credit hour course by academic department</td>
<td>• UK SHIP Acknowledgment of Appeal Limitation Form</td>
<td>90 days after end of requesting semester</td>
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<td></td>
<td>• Letter from department official detailing circumstances resulting in course enrollment without the student’s knowledge</td>
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<tr>
<td>Late waiver due to medical emergency and Student had otherwise qualifying alternate health insurance coverage</td>
<td>• UK SHIP Acknowledgment of Appeal Limitation Form</td>
<td>90 days after end of requesting semester</td>
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<td>• Letter from student describing circumstances</td>
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<td>• Documentation of medical emergency</td>
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<td>• Documentation of qualifying alternate coverage</td>
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<tr>
<td>Student who’s otherwise qualifying coverage ends upon exit of the United States and Student has access to other health benefits upon exit through the remainder of the coverage period</td>
<td>• UK SHIP Out of Country Form</td>
<td>Fall: 10/22</td>
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<td>• Evidence of timely waiver attempt which resulted in denied waiver</td>
<td>Spring/Summer: 3/22</td>
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<td></td>
<td>• Travel documents showing exit before or on end date of alternate coverage</td>
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<td></td>
<td>• Documentation of alternate coverage</td>
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<tr>
<td>BCTC student enrolled in UK courses and Student meets BCTC’s health insurance requirement</td>
<td>• UK SHIP Acknowledgement of Financial Responsibility</td>
<td>Fall: 10/22</td>
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<td></td>
<td>• Evidence of timely waiver attempt which resulted in denied waiver</td>
<td>Spring/Summer: 3/22</td>
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<tr>
<td></td>
<td>• Documentation of fulfillment of BCTC’s insurance requirement</td>
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<td>Student who’s otherwise qualifying coverage does not include Medical Evacuation and Repatriation coverage and Student’s family resides in the United States</td>
<td>• UK SHIP Acknowledgement of Financial Responsibility</td>
<td>Fall: 10/22</td>
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<td></td>
<td>• Evidence of timely waiver attempt which resulted in denied waiver</td>
<td>Spring/Summer: 3/22</td>
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<td>• Documentation of family’s address in the US</td>
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<tr>
<td>Student attending UK for no more than one semester under a cooperative agreement and Student covered under a mandatory student health insurance plan from another US college/university</td>
<td>• UK SHIP Acknowledgement of Financial Responsibility</td>
<td>Fall: 10/22</td>
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<td>• Contact information of official to verify cooperative agreement</td>
<td>Spring/Summer: 3/22</td>
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<td>• Evidence of timely waiver attempt which resulted in denied waiver</td>
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<td>• Documentation of alternate coverage</td>
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<tr>
<td>Student attending UK for less than one semester and Student has other health insurance coverage (note: travel plans may be acceptable)</td>
<td>• UK SHIP Acknowledgement of Financial Responsibility</td>
<td>Fall: 10/22</td>
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<td></td>
<td>• Evidence of timely waiver attempt which resulted in denied waiver</td>
<td>Spring/Summer: 3/22</td>
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<td>• Documentation of alternate coverage</td>
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<td>Student enrolled in 6 or less credit hours and Student holds one of the following visa types: J-1 Physician, J-1 Summer/work and travel, J-1 Au Pair, J-1 Trainee, J-1 Camp counselor, J-1 Intern, J-1 International Visitor, J-1 Teacher and Student has other health insurance coverage (note: travel plans may be acceptable)</td>
<td>• UK SHIP Acknowledgement of Financial Responsibility</td>
<td>Fall: 10/22</td>
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<td></td>
<td>• Documentation of current qualifying visa type</td>
<td>Spring/Summer: 3/22</td>
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<tr>
<td></td>
<td>• Documentation of alternate coverage</td>
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Notices:
1. UK ESL students use different enrollment and waiver procedures. UK ESL students with waiver questions should contact studentinsurance@email.uky.edu.
2. No Waiver or Waiver Appeal can be approved if any prescription or medical claims were submitted under UK SHIP during the requesting semester.
3. All Waiver Appeal submittals are requests only. UK does not guarantee the approval of any Waiver Appeal. Waiver Appeal approvals and denials are based on the evidence submitted in advance of the listed deadlines.
4. Waiver Appeal approval in any given semester does not guarantee approvals in future semesters.

Definitions:
Coverage period: Health insurance coverage period associated with fall and spring academic semesters
Fall: August 15-December 31, Spring/Summer: January 1-August 14
Requesting semester: Semester student assessed insurance charge for which student is requesting a waiver/waiver appeal
Waiver: Process to document qualifying outside health insurance coverage to cancel UK SHIP
Waiver Appeal: Process to document qualifying conditions to cancel UK SHIP without an Approved Waiver

Submit your documentation and forms to the UK SHIP Office:
Fax: 859-257-2625
Email: studentinsurance@email.uky.edu
Mail: UK SHIP Office, University of Kentucky, 830 South Limestone St, Room 245, Lexington, Kentucky 40536-0582
For your safety, UK requires qualifying health insurance for all international students. In rare circumstances, exceptions will be considered for students who will be out of the United States. Approved waiver appeals are active for one semester. If the student will remain out of the US for additional semesters, they must seek a waiver appeal each semester.

Choose one:
- ☐ I am requesting a Fall 2015 Waiver Appeal (August 15, 2015 – December 31, 2015)
- ☐ I am requesting a Spring/Summer 2016 Waiver Appeal (January 1, 2015 – August 14, 2015)

Choose one:
- ☐ I will not spend any time in the US during the period chosen above.
- ☐ I will spend a maximum of eight (8) weeks in the US to defend my dissertation and I have other health insurance coverage for the duration of my stay in US (note: travel plans may be accepted in these circumstances). Must attach:
  - Documentation of alternate health insurance coverage: ID card and document from company including your name and coverage dates
  - Travel documents showing entrance and exit dates: such as proof of airline ticket purchase

☐ My attempt to waive UK SHIP with otherwise qualifying coverage was denied only because my alternate coverage will end when I exit the US and I have access to medical care for the remaining duration of the period. Must attach:
  - Evidence of a timely attempt to waive UK SHIP
  - Documentation of alternate US health insurance coverage: ID card and document from company including your name and coverage dates
  - Documentation of access to medical care after exiting the US: such as ID card and document from company including your name and coverage dates
  - Travel documents showing US exit date: such as proof of airline ticket purchase
Waiver Appeal Agreement
Your signature confirms the selections above and the following:

- I will not be in the United States at any time during the coverage period selected above.
- I understand that I am fully responsible for my medical expenses during the time of any granted waiver appeal.
- If a waiver appeal is approved, I am cancelling my eligibility for the UK Student Health Insurance Plan for the period. I will not be permitted to enroll in SHIP during that period.
- I understand that if I have any SHIP medical or pharmacy claims during the period for which I am applying, a waiver appeal cannot be granted.

_________________________  ____________________________
Signature                  Date

This completed and signed form and requested documentation must be received by the following deadline:

Deadline for fall 2015: October 22, 2015
Deadline for spring/summer 2016: March 22, 2016

Return completed form to the UK SHIP Office:

Fax: 859-257-2625
Email: studentinsurance@email.uky.edu
Mail: UK SHIP Office, University of Kentucky, 830 South Limestone St, Room 245, Lexington, Kentucky 40536-0582

Processing: What happens next?
Because each waiver appeal request must be individually researched by UK and the insurance carrier, please allow 10-14 days for processing. The insurance charge will not be removed unless and until the application has been approved. A completed form does not guarantee approval. You will be notified by email about your approved or denied status.
For your safety, UK requires qualifying health insurance for all international students. In rare circumstances, exceptions will be considered for students with extraordinary circumstances.

Choose one:
- [ ] I am requesting a Fall 2015 Waiver Appeal (August 15, 2015 – December 31, 2015)
- [ ] I am requesting a Spring/Summer 2016 Waiver Appeal (January 1, 2015 – August 14, 2015)

Choose one:
- [ ] I was unaware of enrollment in, or erroneously enrolled in a zero-credit hour course by my academic department.
  
  Must attach:
  - Letter from department official detailing circumstances resulting in course enrollment without the student’s knowledge
- [ ] Due to a serious medical emergency, I was not able to submit my qualifying alternate insurance coverage in a timely manner in the AHP Waiver System.
  
  Must attach:
  - Documentation of alternate health insurance coverage: ID card and document from company including your name and coverage dates (coverage must meet or exceed UK’s Health Insurance Minimum Requirements)
  - Letter from student describing circumstances
  - Documentation of medical emergency: such as medical records
Waiver Appeal Agreement
Your signature confirms the selections above and the following:

- I understand that I will NOT be granted a waiver appeal for similar circumstances in future semesters.
- I understand that I am fully responsible for my medical expenses during the time of any granted waiver appeal.
- If a waiver appeal is approved, I am cancelling my eligibility for the UK Student Health Insurance Plan for the period. I will not be permitted to enroll in SHIP during that period.
- I understand that if I have any SHIP medical or pharmacy claims during the period for which I am applying, a waiver appeal cannot be granted.

Signature __________________________ Date __________________________

This completed and signed form must be received by within 90 days of the end of the period for which the waiver appeal is being requested:
- Fall 2015 requests by March 30, 2016
- Spring/summer 2016 requests by November 12, 2016

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For your safety, UK requires qualifying health insurance for all international students. Exceptions will be considered for students with extraordinary circumstances.

Choose one:

- I am a BCTC student enrolled in a UK course and I have met BCTC’s requirement for health insurance coverage. 
  Must attach:
  • Documentation of fulfillment of BCTC’s insurance requirement
  • Evidence of timely UK health insurance waiver attempt

- My timely waiver attempt with otherwise qualifying coverage was denied only because I do not have medical evacuation and/or repatriation coverage and my family resides in the United States.
  Must attach:
  • Documentation of alternate qualifying health insurance coverage: ID card and document from company including your name and coverage dates
  • Evidence of timely UK health insurance waiver attempt
  • Documentation of family’s address in the United States: such as a copy of an ID card showing US address

- I am attending UK for no more than one semester under a cooperative agreement and I am covered under mandatory student health insurance coverage from another US college or university. I understand that I will NOT be granted a waiver appeal for similar circumstances in future semesters.
  Must attach:
  • Documentation of alternate student health insurance coverage: ID card and document from company including your name and coverage dates
  • Evidence of timely UK health insurance waiver attempt
  • Contact information of UK official who can verify the terms of the cooperative agreement

- I am attending UK for less than one semester and I have other health insurance coverage for the duration of my stay in US (note: travel plans may be accepted in these circumstances). I understand that I will NOT be granted a waiver appeal for similar circumstances in future semesters.
  Must attach:
  • Documentation of alternate student health insurance coverage: ID card and document from company including your name and coverage dates
  • Evidence of timely UK health insurance waiver attempt
  • Contact information for UK official who can verify the length of your stay: such as your UK advisor

- I am enrolled in six (6) or fewer credit hours and I have other health insurance (note: travel plans may be accepted in these circumstances), and I have the following visa type (Choose one):
  • J-1 Au Pair
  • J-1 Camp counselor
  • J-1 Intern (note: a J-1 Intern Student does not qualify for a waiver appeal)
  • J-1 International Visitor
  • J-1 Physician
  • J-1 summer/work and travel
  • J-1 Teacher
  • J-1 Trainee

  Must attach:
  • Documentation of alternate student health insurance coverage: ID card and document from company including your name and coverage dates
  • Documentation of current qualifying visa type
<table>
<thead>
<tr>
<th>Name</th>
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</thead>
<tbody>
<tr>
<td>UK ID</td>
</tr>
<tr>
<td>Email</td>
</tr>
<tr>
<td>Phone</td>
</tr>
</tbody>
</table>

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**Waiver Appeal Agreement**
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**Deadline for fall 2015:** October 22, 2015

**Deadline for spring/summer 2016:** March 22, 2016

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