

International Student and Scholar Services (ISSS)
Global Education Office (GEO)
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UNM INTERNATIONAL STUDENT HEALTH INSURANCE REQUIREMENTS

Health insurance is **REQUIRED** for all international students for their entire stay at UNM. Students who are not covered by health insurance are in violation of UNM and U.S. policy, and are financially responsible for all medical charges incurred in the U.S. Since health care in the U.S. is extremely expensive, as an international student **YOU** need to take these requirements seriously, think carefully about the kind of health care coverage you will need while in the U.S. and select the appropriate insurance for your situation. **IT IS YOUR RESPONSIBILITY TO DO THIS BEFORE YOU COME TO UNM AND THROUGHOUT YOUR TIME IN THE US!** Students entering new UNM programs need to show insurance proof in English to complete check-in requirements before the end of the second week of classes.

REQUIREMENTS DEPEND ON YOUR STUDENT STATUS BELOW:

GRADUATE STUDENTS WITH AN ASSISTANTSHIP:

International graduate students who receive **graduate assistantships** for 10 or more hours per week are offered UNM health insurance paid by the assistantship department. Assistantship students do not need to take any further action unless they want to add dependents or dental or vision coverage to their plan (more plan info is here: <https://hr.unm.edu/benefits/student-health-plan>). The department offering the assistantship cannot charge students for this insurance or ask them to waive out.

“EXCHANGE” or “GUEST” STUDENTS:

If you are coming to UNM for one semester or one academic year as a **J1 non-degree student**, you **MUST** buy a plan from this website: www.internationalstudentinsurance.com/schools/university-new-mexico.php. There are 4 plans to choose from. Please **READ** through the plan descriptions carefully to find out what the insurance does and does **NOT** cover and choose the plan that is best for you! This insurance does not cover preventative care, so you should take care of any routine medical needs BEFORE you come to the US and bring any routine prescriptions with you for your entire program! Also, most of these plans do **NOT** cover you for any “pre-existing conditions” (even the most expensive plans have a waiting period of 6-12 months before they will cover you for a pre-existing illness). Finally, you will have to file claim forms with the insurance company to be reimbursed for medical costs. If you have an existing illness or if you want more than the emergency coverage provided in these plans, you may need to purchase additional insurance.

ATHLETIC SCHOLARSHIP STUDENTS:

Students on an athletic scholarship are required to purchase the plan offered through the UNM Athletics office.

“SPONSORED” STUDENTS:

Students who are financed or on visa documents from a government sponsor or agency such as SACM, AMIDEAST, Kuwait Cultural Mission or Fulbright should check with their sponsor to see if the sponsor has bought them insurance. If so, you will need to present your insurance card and benefits information in English when you check in with GEO.

ALL OTHER STUDENTS:

(Includes ALL Degree-Seeking Undergraduates and Graduates WITHOUT an assistantship):

You will need to do research on the health insurance plan to choose. You **MUST** show insurance proof in English to GEO. In general, you will be choosing between 2 types of insurance coverage:

- 1) An “emergency-only” plan which does not cover preventative care, excludes pre-existing conditions, requires claim forms for visits to the Student Health Center and has many other exclusions (advantages: easy to buy on the internet, meets all J1 visa requirements, and includes medical evacuation home in an emergency)

OR:

- 2) A more comprehensive plan that you purchase from the NM health insurance “Marketplace” at bewellnm.com (this insurance will not meet all J1 visa requirements, so if you choose this and you are on a J1 visa you will need to also buy medivac and repatriation insurance). Students under 21 may qualify for *Medicaid* instead of *Marketplace*.

IF YOU ARE DEGREE-SEEKING PLEASE CONTINUE READING ON THE NEXT PAGE FOR MORE INFORMATION ABOUT THESE OPTIONS AND HOW TO CHOOSE!!!

TYPES OF INSURANCE PLANS FOR SELF-PAYING DEGREE-SEEKING STUDENTS

“EMERGENCY-ONLY” OR “SHORT-TERM” PLANS (NOT preferred for degree-seeking students)

If you are going to choose this option, you can buy one of the 4 policies on the International Student Insurance (ISI) website: <https://www.internationalstudentinsurance.com/schools/university-new-mexico.php>

All these policies and any other emergency policy you choose MUST meet minimum requirements (these meet UNM minimums AND J1 visa holder U.S. government minimums) which are:

- \$100,000 minimum per person per accident or illness
- \$25,000 for repatriation of remains
- \$50,000 for medical evacuation
- No more than \$500 deductible per accident or illness
- Coinsurance must not exceed 25% payable by the exchange visitor or sponsor

Make sure to read the plan descriptions carefully to find out what things the insurance does and does NOT cover and choose the plan that is best for you! This insurance does not cover preventative care. Also, most of the plans on this site have a waiting period of at least 6 months before they will cover you for most “pre-existing conditions” AND if you allow any gap in insurance dates for any reason, you are then buying a new insurance policy which will “reset” the 6-month waiting period as well as any “deductible” that you paid under the policy you bought before. The UNM Student Health Center (SHAC) does not send your bill directly to these insurance companies, so you have to [file a claim form](#) with the insurance company every time you use the student health center if you want the insurance company to pay or to count the charges toward your “deductible” (the amount you have to pay for each illness before the insurance company pays).

We do NOT recommend you have this type of insurance if you are single AND: 30 or older, have a pre-existing condition, anticipate that you will have high medical need, or you have lived in the US for more than 5 calendar years. Instead, we strongly recommend that you sign up for the more robust “Marketplace” insurance described below or Medicaid if you are under 21. *Married students are not eligible for Marketplace subsidies, so you will need a different insurance option like the NM Insurance Pool.*

“MARKETPLACE” INSURANCE PLANS: (partially paid by the government for people with low income)

If you want to buy a better health insurance plan, if you are an older individual, or if you have a pre-existing condition that needs to be covered, we recommend you buy a health insurance plan through the government insurance “Marketplace” as an “International Student”. *Married students cannot benefit from the subsidies, so will need to pay for the full amount of the Marketplace insurance or buy insurance from the NM insurance “Pool”.* Single non-residents can receive subsidies (financial assistance) for this insurance, but you must agree to file tax forms at the end of the year, at which time you might need to pay back all or part of the subsidy if you earned more during the year than expected (you must complete form 8962 with your tax return). To choose this option, **you must apply after you arrive** and continue to provide documents during the application period until you receive confirmation that you have selected a policy and the insurance is approved – this might take more than 1 month so, **even if you intend to enroll in Marketplace insurance you MUST buy a short-term emergency plan at <https://www.internationalstudentinsurance.com/schools/university-new-mexico.php> to cover you until your Marketplace insurance begins.** *J1 students who buy Marketplace insurance will ALSO need to buy additional Medical Evacuation and Repatriation coverage to meet US government requirements.*

To enroll in Marketplace insurance, you MUST apply EITHER during the normal enrollment period for the calendar year (in November for insurance that begins in January) OR qualify for a “Special Enrollment Period (SEP)” exception. If you just arrived in NM, you can qualify for the SEP. You only have 60 days from the date you moved to New Mexico or lost your previous insurance to apply. TO APPLY: Prepare all documents and contact a healthcare insurance broker (listed below) to enroll.

Medicaid for Students Under 21

Students under 21 with no income can apply for free Medicaid insurance at <https://www.yes.state.nm.us/>. The UNM Student Health Center (SHAC) offers sign up help for free. Info at: <http://shac.unm.edu/costs-and-insurance/insurance-navigator.html>

HOW TO BUY ‘MARKETPLACE’ INSURANCE

I. DOCUMENTS REQUIRED TO BUY FROM THE GOVERNMENT MARKETPLACE

While living in the U.S., you must normally buy Marketplace health insurance in November for the following calendar year. If you want to buy Marketplace insurance at any other time, you need to qualify for a “Special Enrollment Period.” Anyone who moves to New Mexico qualifies for a “Special Enrollment” period during their first 60-days in the state. You also can qualify if you lose your employee or other prior health insurance. The Marketplace first needs to “Verify” that you are in a Special Enrollment Period (SEP). Once you are “verified” you will be able to complete your application in the Marketplace and buy health insurance. This is a long process and there are many questions on the application that are confusing, so you should always use the free help of an insurance broker (listed below) to apply.

Here is what you will need to apply:

1. Proof that the Special Enrollment Period applies to you (if not during the regular time of year):
 - If you are coming to New Mexico for the first time you can apply within 60 days of your arrival (buy short-term health insurance until the Marketplace insurance is approved!). You will need copies of your passport, I-20 or DS-2019 and a copy of your I-94 as proof that you moved from outside of the State.
 - If you lose your current health insurance, for any reason, you can also apply within 60 days of the expiration of your previous insurance: You will need a letter from your old insurance company, employer, or school stating the date your health coverage ended or will end.

If you do not apply within this 60-day SEP, you cannot buy government marketplace health insurance until the next Open Enrollment period which begins in November for the following calendar year.

2. Documents to verify your Identity and Immigration status: (ALL are required – Scan in one .pdf document to upload)
 - Copy of your Passport
 - Copy of your I-20 or DS-2019
 - Copy of your I-94
3. Documents to verify household income: (Provide all that show your funding situation)
 - *If you have income:* Letter from an employer, US Tax Return OR pay information
 - *If you have NO income:* Letter stating that you do not have income and that you are a full-time student – copy your student ID card onto this letter to “show” your student status -like this:

Sample Letter

DATE

To whom it may concern,

My name is _____ and I am a full-time student at the University of New Mexico from I am not currently employed, and I have no income. I am attaching a copy of my student ID card below.

Thank you for your time.

Sincerely,



4. Documents to verify your current residency: (2 proofs may be needed)
 - School enrollment document (letter from GEO is ok)
 - Current utility bill (not a cell phone bill, but something with your address)
 - Lease agreement
 - Valid Unexpired Driving License / Driver Authorization Card or State ID with current address
5. Documents to verify your Social Security Number: (If you have one)
 - Copy of Social Security Card
 - OR Copy of your last year's tax form if you filed taxes in the US

II. HEALTH INSURANCE COMPANIES AVAILABLE THROUGH THE MARKETPLACE:

For more details about the available plans and comparing coverages, check <https://www.bewellnm.com/>

III. GETTING HELP WITH MARKETPLACE INSURANCE:

If you cannot attend the health insurance help sessions organized by GEO at the beginning of each semester and during the annual Marketplace Open Enrollment period in November, you will need to seek help from one of the authorized health care guides or brokers listed below. These “Brokers” provide free sign-up help. Call and schedule an appointment as soon as you arrive as the sign-up process is long!:

- Peng Mak
505-440-3717
pmmarketplace@gmail.com
- Lauren Aragon
505-389-4305
lauren@fidelisins.com
- Josh Cisneros
505-463-1081
Jcinsurance23@gmail.com
- James Tome
505-440-0317
myhixguy@gmail.com