

HEALTH INSURANCE RULES AND REGULATIONS FOR WMU INTERNATIONAL STUDENTS AND SCHOLARS

Statement of Rules and Regulations

Western Michigan University (WMU) is a public university and is certified by the Student and Exchange Visitor Program to enroll nonimmigrant F-1 students. WMU is also a designated program participant of the United States Department of State's Exchange Visitor Program to sponsor J-1 exchange visitors. These rules and regulations outline the health insurance requirements of those international students and scholars and certain dependent(s) who fall under F or J visa categories whose immigration forms I-20 or DS-2019 are issued by WMU. International guest students holding I-20s or DS-2019s issued from other institutions are excluded from these rules and regulations.

The University selected health insurance plan provides health insurance coverage for comprehensive healthcare services, including preventative care, emergency care, prescription coverage, and others, at a group rate. Ensuring accessibility to healthcare at a reasonable cost allows international students at WMU to focus on their academic success and personal well-being.

Summary of Contents/Major Changes

Revised to remove J-1 scholars and their dependents from the requirement to utilize the selected insurance plan. Removed language no longer relevant regarding initial transition period. Clarified additional language.

Responsible Office and Responsible Enforcement Official

Responsible Office: Haenicke Institute for Global Education

1. Purpose of the Statement of Rules and Regulations

The purpose of this Statement is to set forth the health insurance requirements and require students to enroll in the University selected insurance provider for F and J students. Exchange Visitor Scholars on J-1 visas and their J-2 dependents will be allowed to enroll in their own selected plan so long as it meets the minimum requirements set forth by federal regulations.

2. Stakeholders Most Impacted by the Statement of Rules and Regulations

This Statement of Rules and Regulations applies to all enrolled international students at WMU on an F-1 or J-1 visa whose I-20s or DS-2019s are issued by WMU.

3. Key Definitions

3.1. F-1 Students: Enrolled students at WMU who hold an F-1 visa and whose I-20s are issued by WMU.

3.2. F-2 Dependents: The spouse or child on an F-2 visa accompanying the primary F-1 student.

3.3. J-1 Exchange Visitor Students: Students enrolled at WMU on a J-1 visa whose DS-2019s are issued by WMU. Students on an academic training component of their DS-2019s issued by WMU are excluded from this definition.

3.4. J-1 Exchange Visitor Scholars: Research scholars, professors, short-term scholars, and specialists on a J-1 visa whose DS-2019s are issued by WMU.

3.5. J-2 Exchange Visitor Dependents: The spouse or child on a J-2 visa accompanying the primary J-1 exchange visitor student or scholar.

3.6. University Selected Insurance Plan: The insurance plan chosen by WMU to cover WMU international students for the upcoming academic year.

4. Statement of Rules and Regulations

4.1 Health Insurance Enrollment Requirements

4.1.1 Effective Fall 2024, F-1 international students must enroll in the WMU selected health insurance plan for the duration of the time as an enrolled WMU student.

4.1.2 F-2 dependents have an option to enroll in the WMU selected health insurance plan. If F-2 dependents become enrolled students at WMU, they must also enroll in the WMU selected health insurance plan.

4.1.3 Effective Fall 2024, J-1 exchange visitor students must enroll in the WMU selected health insurance plan for the duration of their DS-2019 forms.

4.1.4. Effective Fall 2024, J-2 dependents of J-1 exchange visitor students must enroll in the WMU selected health insurance plan or alternative coverage options through WMU's selected insurance provider meeting U.S. Department of State regulations for minimum requirements. They must demonstrate minimum coverage for the duration of their DS-2019 forms.

4.2 Exceptions to this Statement of Rules and Regulations

Exceptions may be granted case by case through a waiver review process. Students who wish to be granted a waiver must present comparable or greater health insurance coverage which meets or exceeds the WMU sponsored health insurance coverage requirements. Students who wish to submit a waiver request must inquire with the WMU International Insurance Coordinator to follow required waiver request procedures.

Cases in which a waiver may be requested are below:

- 4.2.1** The student provides proof of health insurance through the entity sponsoring their education (e.g., SACM, Fulbright).
- 4.2.2** WMU has an agreement with the student's home university which stipulates alternative insurance requirements.
- 4.2.3** The student provides proof of health insurance provided by a United States employer.
- 4.2.4** The student provides proof of health insurance provided by a US-based parent, spouse, or domestic partner or self.

5. Accountability

5.1 F-1 Students: Non-compliance with this Statement of Rules and Regulations will subject the student to WMU course registration holds and also immigration status violations if not enrolled in required coursework needed to maintain immigration status per federal regulation.

5.2 F-2 Dependents: Non-compliance with this Statement of Rules and Regulations will subject the student to WMU course registration holds if admitted to a program and subject to this Statement of Rules and Regulations.

5.2 J-1 Exchange Students, Scholars, and J-2 Dependents: Non-compliance with this Statement of Rules and Regulations will subject those individuals to WMU course registration holds and also immigration status infractions if not enrolled and/or insured as required by federal regulations. Willful failure to maintain health insurance is a non-reinstatable infraction.

6. Related Procedures and Guidelines

See Health Insurance & Services Page

<https://wmich.edu/internationaladmissions/resources/insurance>

7. Additional Statement of Rules and Regulations Information

N/A

References: N/A

History:

- a. Effective date of current version: July 1, 2025
- b. Date first adopted: December 14, 2023
- c. Revision history: May 1, 2025
- d. Proposed date of next review: May 1, 2028

Certified by:

Department: Haenicke Institute for Global Education

A handwritten signature in blue ink, appearing to read 'Brian Childs', with a stylized, cursive script.

Brian Childs

Sr. Director – International Student & Scholar Services

Haenicke Institute for Global Education

Western Michigan University

May 1, 2025