

Policy Title:	FAD.065 International Student Health Insurance
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Governing Body:	Southern Oregon University	Date Approved:	1/22/2026
Policy Contact:	Office of International Programs	Approved By:	President Bailey
Custodial Office:	Office of International Programs		
Related Policy:			

A. Description

Medical care is costly in the US. Southern Oregon University (SOU) sponsored international students on F and J visas are required to demonstrate their ability to meet their financial responsibilities including the cost of university tuition and fees, housing, meals, personal life expenses and health insurance. This health insurance requirement ensures international students, and any dependent family members accompanying them, have adequate health insurance coverage while they are present in the United States.

A SOU university approved health insurance policy is mandatory for all F and J visa international students present in the US on a SOU sponsored program. The Office of International Programs enrolls international students quarterly into the SOU contracted insurance policy for either international students or international student athletes. A limited number of exceptions exist for government sponsored students, exchange students, and students on post-study programs Optional Practical Training (OPT) and Academic Training (AT).

Enrollment into the SOU contracted insurance plan ensures international students have access to medical care through a trusted, reliable provider offering coverage meeting US Department of State guidelines. This policy ensures SOU complies with federal regulations as a designated school sponsor of the Exchange Visitor Program.

B. Definition(s)

International Students: This policy refers to nonimmigrant students enrolled at SOU who are in the United States on an F or J student visa with Southern Oregon University designated as their host university. SOU sponsored students receive a SEVIS I-20 (F visa) or DS 2019 (J visa) designating SOU as their host university. All other foreign nationals who have not received an I20 or DS 2019 issued by SOU, are not considered “international students” for the purposes of this policy.

F Visa: The F visa is a visa issued to nonimmigrants entering the United States with the primary purpose of studying full-time towards an educational degree objective. Studies must be completed at an academic institution authorized by the Department of Homeland Security to admit and enroll F visa student. SOU is an authorized university to host F visa students.

F-1 Visa Student: An F-1 visa student is the primary visa holder who enrolls full-time at SOU while pursuing a degree objective.

F-2 Visa Dependent: An F-2 visa holder is an immediate family member of an F-1 student (legal spouse and children under the age of 21) who accompanies the F-1 student to the United States. F-2 dependents may enroll at SOU for part-time studies.

J Visa: The J visa is issued to nonimmigrants entering the United States to participate in an Exchange Visitor Program administered by the US Department of State. The US Department of State designates schools and programs to host J visa program participants. SOU is authorized to host J students for degree and nondegree studies and J scholars in the Short-Term Scholar, Research Scholar, Professor and Specialist categories.

J-1 Visa Student: A J-1 visa student is a student participating in an exchange program from an overseas partner university. Students are nominated by their home university to study at SOU under a formal written exchange agreement between SOU and the partner institution. J-1 students study full-time at SOU and may have nondegree or dual-degree intent.

J-2 Visa Dependent: A J-2 visa holder is an immediate family member of the J-1 student (legal spouse and children under the age of 21) who accompanies the J-1 student to the United States. J-2 dependents may enroll at SOU part-time or full-time.

Other F or J Visa students not sponsored by SOU: SOU may admit and enroll F and J visa holders sponsored by other institutions and organizations. Examples of such categories include students pursuing a degree elsewhere and enrolling as nondegree students at SOU for transfer credit, Au Pairs, Interns, Teachers, Trainees and similar categories. These students must coordinate directly with their official program sponsors regarding their health insurance requirements. They are not eligible for the SOU contracted insurance policy.

US Department of State: The US Department of State is the federal executive department responsible for foreign policy and diplomatic relations. It administers the Exchange Visitor Program and designates schools and programs to host J visa program participants. The US Department of State also issues recommended guidelines for minimum health insurance coverage in the US and requires program sponsors to review insurance compliance and certify their participants meet insurance standards as outlined in the federal regulations.

The Code of Federal Regulations (CFR): Per the Office of the Federal Register, “The Code of Federal Regulations (CFR) is the codification of the general and permanent rules published in the *Federal Register* by the executive departments and agencies of the Federal Government. It is divided into 50 titles that represent broad areas subject to Federal regulation. Each volume of the CFR is updated once each calendar year and is issued on a quarterly basis.” This particular regulation defines the insurance requirements for all participants of the exchange visitor program.

22 CFR § 62.14 Insurance: This is the regulation code citation related to health insurance requirements for exchange program participants. The code includes the minimum standards for acceptable insurance and defines sponsor requirement for reviewing insurance, reporting requirements and consequences of noncompliance. These standards are used in reviewing alternative insurance policies under the exceptions allowed.

C. Policy Statement

The Office of International Programs staff are authorized by both the US Department of Homeland Security and the US Department of State to administer international student programs at SOU. International Programs staff oversee the admission, enrollment and advising of F and J visa students at SOU.

To ensure the university is complying with federal regulations and reporting requirements, and to guarantee international students and their dependents have reliable medical coverage in the US for emergencies, accidents, sickness, medical evacuation and repatriation, international students and dependents in SOU sponsored F and J visa programs are enrolled quarterly in the SOU contracted health insurance policy for international students or international student athletes.

The SOU contracted health insurance policy meets the health insurance standards established by the US Department of State and set in the federal code of regulations (22 CFR § 62.14 *Insurance*) for Exchange Visitor Programs.

Exceptions to the SOU contracted policy may be granted by written request to the Office of International Programs in the following circumstances:

1. **US Government Sponsored Students:** International students sponsored financially by a US government organization whose sponsor provides health insurance coverage meeting the US Department of State health insurance guidelines.
2. **Foreign Government Sponsored Students:** International students sponsored financially by a foreign government organization whose sponsor provides health insurance coverage valid in the US and meeting US Department of State health insurance guidelines.
3. **International students travelling outside the US for Summer Vacation:** International students who will be outside the United States from mid-June to after August 31 are exempt from summer insurance enrollment. Students must inform the Office of International Programs by June 15 of their travel plans to avoid automatic enrollment.
4. **Exchange Partner Universities:** Partner universities who have a formal exchange agreement with SOU, may request a waiver for their exchange students nominated to attend SOU when:
 - The partner university provides insurance for their students studying abroad at SOU, the insurance is valid in the US and it meets US Department of State requirements; or
 - The partner university requires their students to purchase a health insurance policy from their home country as a condition of participating in the exchange, the policy is valid in the US and meets US Department of State requirements.

The exchange partner university assumes all risk of directing their students to a non-SOU contracted insurance policy. The partner university must sign the “SOU Health Insurance Waiver Form”, which is provided both to the exchange student and the exchange student’s advisor at the time of the student’s admission, and return the form to the Office of International Programs before the start of term.

5. **International Students on Post-Study Programs (OPT / AT):** International students on Post-Completion Optional Practical Training (OPT) or Academic Training (AT) are no longer enrolled at SOU but remain under SOU immigration sponsorship for the duration of their OPT/AT period. Because they are no longer enrolled at SOU, students may choose to continue their SOU insurance or choose and alternate policy through their employer or another provider. Students will be given recommendations to assist them in

choosing a policy to meet their needs, location within the US, and immigration regulations.

Students seeking an exception must submit their request to the Office of International Programs before classes begin each quarter. Students must present proof of alternative health insurance, including full details of the policy's coverage for review. Evidence of coverage must be written in English and include the names of people covered, insurance provider's name, address and contact information, the policy's effective dates, and complete details of included and excluded services. Each policy will be carefully reviewed to ensure it meets the standards set by the US Department of State. Policies that do not meet these standards will not be approved. Exceptions and proof of coverage are confirmed at the beginning of each quarter term. Students are responsible for informing the Office of International Programs within 7 days if their insurance is cancelled or the policy's coverage changes.

New international students are notified in writing of the mandatory health insurance requirements upon their admission to SOU. Students are provided the current insurance fact sheet which includes policy details and costs in their admission & orientation welcome package. Health insurance requirements and an overview of local options for medical care are presented during the international student orientation and also provided in writing. The Office of International Programs also assists students with medical questions, care options, and insurance related billing claims.

This policy may be revised at any time without notice. All revisions supersede prior policy and are effective immediately upon approval.

D. Relevant Authority

The Federal Code of Regulations *at 22 CFR § 62.14 Insurance*

E. Other Information

International students with questions about the health insurance requirements at SOU should contact the Office of International Programs for assistance.

The Policy Contact, defined above, will write and maintain the procedures related to this policy and these procedures will be made available within the Custodial Office.