

# Maintaining Required Insurance in F-1 or J-1 Visa Status



The Insurance Process Has Updated for Fall 2023 and Beyond.

Fall 2023 and Academic Year 2023-2024 insurance plan and waiver process HAVE CHANGED. Review this page and the linked information BEFORE you take any action.

## F and J Insurance Requirements - Click this Link to view a detailed requirements.

**Students** on F-1 and J-1 visas (and J-1 student dependents - J-2s) are required to have insurance by [Florida Board of Governor's Regulation 6.009](#). Insurance is required to keep your immigration status valid. The regulation specifies the type and amounts of insurance and how long you must possess coverage.

**J-1 Exchange visitors and J-2 dependents of exchange visitors** sponsored by UWF in the **Professor, Research Scholar, Specialist, or Short-term Scholar** categories are subject to the requirements of [CF R 22 § 62.14](#)

Individuals in F and J visa status have the following obligations:

1. Keep the required coverage during your entire period of study/program. This includes breaks and annual vacation.
2. Provide documentation showing proof of this coverage to International Affairs following the process listed below.
3. Purchase insurance coverage for any J-2 dependents attached to your J-1 status.

Failure to comply with these requirements forces the University of West Florida to terminate your immigration status.

This process is managed by International Affairs. For help with the process, please email [international@uwf.edu](mailto:international@uwf.edu) or call (850)474-2479.

## Instructions for F Students, J Students, and J Student Dependents (J-2)

### Determine What Insurance to Use

The University of West Florida has a health insurance plan for F1 and J1 students from [LewerMark](#). If you would like to use an insurance plan different from the [UWF Plan through LewerMark](#), you must submit a Health Insurance Waiver Form for approval. Waiver Deadlines are hard deadlines. Late Waiver requests WILL NOT BE ACCEPTED OR PROCESSED.

- The [UWF Plan from LewerMark for International Student Insurance](#) is the best option if you are unsure about your current insurance.
- Other insurance plans you may find may not meet the requirements of Florida Board of Governor's Regulation 6.009.
- Please note, plans from outside of the United States *RARELY* meet all requirements for international student insurance at UWF.

- [F and J Insurance Requirements - Click this Link to view a detailed requirements.](#)
- [Instructions for F Students, J Students, and J Student Dependents \(J-2\)](#)
  - [Determine What Insurance to Use](#)
  - [The UWF International Student Insurance Plan - Click This Link for More Information About the UWF Plan](#)
    - [Learn More about Insurance in the USA and the UWF Plan at International Orientation](#)
- [Fees and Payment Deadlines for the UWF Plan - Click this link to learn more](#)
  - [Review fees and payment deadlines for the UWF plan.](#)
- [Using Your Own Insurance Plan - Click This Link to Learn More about How to Submit a Waiver Request](#)
  - [Late waiver form submissions will not be accepted.](#)
- [Instructions for J Exchange Visitors in the categories of: Professor, Research Scholar, Specialist, or Short-term Scholars and J-2 Dependents](#)
  - [Determine What Insurance to Use](#)
- [Voluntary Enrollment for Non-F1 and Non-J1 International Students](#)
- [International Student Insurance FAQs - Click the Question to Expand](#)
  - [What if I have more questions not related to insurance?](#)

Plan Option	The UWF Plan with LewerMark	Your Own Insurance
Process	Automatic Enrollment for F1 and J1 students.  Insurance Fees must be paid through UWF.	Submit a Waiver Request by email with documentation of your insurance.
Deadline	Insurance fees must be paid in full by August 22 for Fall semester and by January 14 for Spring/Summer.	Waiver request forms and required documentation must be submitted by email no later than 5 pm UWF Time on August 15 for fall semester and no later than December 15 for Spring /Summer.

	<p>Insurance fees are not eligible for payment plans.</p> <p>Students can pay for all fees for a semester in full in Transact (formerly CashNet) OR pay only for insurance in-person at the UWF Cashiers Office by check or money order.</p> <p>Students can contact the Cashiers Office on the day a payment is made to confirm they want to apply the payment toward Insurance First.</p> <p>Call Financial Services on the day you intend to make a payment. Financial Services can put a deferment on their account that would allow you to pay only the insurance, but it has to be done the same day. If you do not follow this process, you may have to make an additional payment before August 22.</p>	<p>Waivers must be complete by the waiver submission deadline.</p> <p>Waivers are reviewed by insurance specialists.</p> <p>Waiver requests of insurance documents sent to the UWF Office of International Affairs cannot be processed.</p> <p>Only waiver requests with insurance that meets ALL of the requirements for international student insurance will be approved.</p> <p>The insurance specialists will contact the student and outline the reasons for a denied waiver.</p>
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## The UWF International Student Insurance Plan - Click This Link for More Information About the UWF Plan

The Florida Board of Governors requires that all international students enrolled at UWF in a visa status of F or J have health insurance (including those applying for F or J status). For this reason, enrollment in the [LewerMark UWF Student Health Insurance Plan](#) is automatic at the time of registration, and the cost of the policy is included in the student's semester fee charges.

Upon enrollment in UWF classes, the cost of the [LewerMark Student Health Insurance Plan](#) will be added to your tuition/fee bill for the requested semester(s).

- All F1 and J1 student will be automatically enrolled in the UWF Plan through LewerMark.
- [Fees for International Student insurance](#) will be charged in 2 payments.
- Students graduating in Spring semester will have coverage into the summer after graduation - This allows students to have insurance while waiting for OPT approval or if they have a long period between graduation and the start of possible employer insurance.
- UWF Student Athletes playing on one of UWF's NCAA Division II Teams have an assigned Athletic Trainer to assist with insurance questions. Contact Amy Napier for more information.

## Learn More about Insurance in the USA and the UWF Plan at International Orientation

Information Sessions regarding the [UWF LewerMark International Student Health Insurance Plan](#) will be offered prior to Fall 2023, and further information will be given in the international student check-in process with the UWF Office of International Affairs.

LewerMark Also provides helpful [information videos](#) for Students.

## Fees and Payment Deadlines for the UWF Plan - Click this link to learn more

### Review [fees and payment deadlines](#) for the UWF plan.

- Annual Fees for International Student insurance will be charged in 2 payments: First Billed in Fall and Second Billed in Spring.
- Students will be responsible for payment of the insurance fees UNLESS they successfully Opt Out to use their own insurance for the academic year.
- Insurance fees will be posted in student Transact (formerly CashNet) accounts for payment by the Semester Fee Due Dates for Fall and Spring.
- Insurance fees must be paid in full for the coverage term and cannot be paid in a payment plan.

## Using Your Own Insurance Plan - Click This Link to Learn More about How to Submit a Waiver Request

You may request to Opt Out of the UWF Plan for International Students if you want to try to use insurance under a different U.S. insurance policy. All opt Out/Waiver Requests must be submitted by 5 pm CENTRAL TIME on the day of the deadline. - [CLICK HERE](#) for the current time at UWF

- Approval cannot be guaranteed for waiver requests.
- Opt Out/Waiver Requests must be Complete in a single submission and submitted by the deadline.
  - Submitting an incomplete request will result in denial.
- The deadline for fall semester or academic year is **August 15th** - Fall/Year Deadline is for all students continuing study at UWF from the previous plan year or students with a Program Start Date of August.
- The deadline for spring and summer is **December 15th** - Spring/Summer Deadline is for students with a Program Start Date of January for the upcoming year
- **The Deadline for Summer is April 15.** Summer Deadline is for students with a Program Start Date of May.

### Late waiver form submissions will not be accepted.

- After the waiver deadlines, waiver requests to use your own insurance WILL NOT be accepted.
- Students will be automatically enrolled in the [UWF LowerMark Insurance plan for international students](#). Fees for the UWF Plan will be charged to Student Transact (formerly CashNet) accounts.

## Instructions for J Exchange Visitors in the categories of: Professor, Research Scholar, Specialist, or Short-term Scholars and J-2 Dependents

### Determine What Insurance to Use

The University of West Florida has a recommended plan you can use from LowerMark There are also other insurance options that may meet the requirements outlined. All plans will require you to submit the [Health Insurance Compliance Form](#) completed by you and your insurance carrier.

- The recommended plan from LowerGlobal is the best option if you are unsure about your current insurance.
  - The [LowerGlobal J1 Plan](#) meets the minimum insurance requirements for J1 visitors who are not students. [CFR 22 § 62.14](#).
    - Reminder, J1 exchange students are required to have insurance that meets the State of Florida Board of Governor's Regulation 6.009.
    - J1 Students cannot meet requirements with a J1 only insurance plan.
- Other insurance plans you may find aside from IFS (including U.S. insurance plans) may not meet the requirements of [CFR 22 § 62.14](#).
- Coverage must be annual coverage for an academic year or through the duration of the J program, whichever occurs first.

Completed [Health Insurance Compliance Forms](#) will be reviewed by the Office of International Affairs. Individuals failing to meet insurance requirements outline in [CFR 22 § 62.14](#), will be subject to termination of their visa status.

## Voluntary Enrollment for Non-F1 and Non-J1 International Students

Only UWF students in an F-1 or J-1 visa status, and those applying for an F-1 or J-1 visa, are required by the Florida Board of Governors to maintain health insurance and are automatically billed for insurance.

However, students in any other visa category have the option to purchase Health Insurance through [LewerGlobal](#) during their studies at UWF. If you elect to enroll in this plan voluntarily, you'll pay LowerMark directly for insurance premium fees.

We highly encourage all students to have health insurance coverage. Medical care in the United States is extremely expensive, and you may also be subject to U.S. tax penalties if you do not maintain health insurance. See more information about exploring your health insurance options on the [LowerGlobal website](#).

# International Student Insurance FAQs - Click the Question to Expand

- F-1 and J-1 students are required to have insurance coverage for the length of their program - including all dates on their Form I-20 or DS-2019.
- The UWF Plan through LowerMark provides coverage beginning a few days before the start of classes each fall and spring AND covers students during semester breaks and summer.
- Students arriving early for their first semester at UWF can request an earlier insurance start date through LowerMark at no additional cost for their first semester.
- The requirement depends on your visa status and program dates - not on where you are currently located, so insurance requirement applies when you are outside of the US during your program dates listed on your Form I-20 or Form DS-2019.

You should take action on your insurance requirement before the posted deadlines.

Students will be automatically enrolled in the UWF Plan. Fees for the insurance will be posted to the student Transact (formerly CashNet) Account.

Review [fees and payment deadlines](#) for the UWF plan.

The deadline to submit your own insurance using the waiver process is August 15 for Fall and the academic year. LATE WAIVER REQUESTS WILL NOT BE ACCEPTED.

Students who have not successfully opted out of the UWF plan by the posted deadline will be automatically enrolled in the UWF Plan. Fees for the insurance will be posted to the student Transact (formerly CashNet) Account.

The insurance requirement states students must have continuous coverage for their full program at UWF including semester breaks and summer. F1 students must have coverage in summer, even if they plan to travel home during a break.

Summer insurance will be charged with Spring and due in Full for Spring/Summer in January. Students should refer to the current information found on this page.

Documents you may find in a web search that are not current for Fall 2023 and beyond are no longer valid.

UWF has worked very hard to identify the best insurance option for students that meets and exceeds the minimum requirement of the Board of Governors Regulation for the insurance requirement. Over time, some plans that were previously accepted have been identified as not meeting requirements - Updates to the list of plans that are not accepted have been made in the best interest of students.

Do not enroll in insurance if you have found it listed as accepted for UWF students for a term before Fall 2023.

Please see the information on [steps to submit the waiver request](#).

Insurance waiver process is for the coverage period. If you were approved for the 2022-2023 academic year, you must submit a new waiver for 2023-2024 Academic Year BEFORE the August 15 deadline.

It is important to note that previously approved insurance may not be approved Fall 2023 forward as the waiver review process has been improved for compliance and integrity. Insurance for Students (IFS) is no longer the provider for international student insurance. Any plan you might purchase through IFS would require students to submit a waiver request.

International Student Insurance (ISI) is no longer an approved insurance provider for UWF students. ISI and other insurance companies offer plans you might see labeled as "Student Secure" or "Worldtrips".

The following Insurance Plans have been confirmed they will not meet international student requirements for Fall 2023 and beyond.

- World Trips Student Secure Smart - Not accepted by UWF. Does not meet requirements.
- World Trips Student Secure Budget - No longer accepted after July 2022. Does not meet requirements.
- World Trips Student Secure Select - No longer accepted after July 2023. Does not meet requirements.
- World Trips Student Secure UWF - This plan was a special plan for 2022-2023 only. There is no UWF plan from ISI for Fall 2023 and beyond, even if you find it on the ISI website.
- BlueCross BlueShield Plans through the Health Care Marketplace that do not pay the required 80% in network and 60% out of network. BCBS contacted UWF regarding these plans NOT MEETING requirements.
- Requests from students for waiver with any of these plans will be denied.

It is the responsibility of the F1/J1 student to:

1. To maintain insurance that meets [Florida Board of Governor's Regulation 6.009](#). Insurance is required to keep your immigration status valid. The regulation specifies the type and amounts of insurance and how long you must possess coverage.

2. To select insurance that meets/exceeds coverage of the coverage of the UWF LowerMark International Student Health Insurance Policy with coverage for the full academic year (365 days)
  - a. Students issued F-1 or J-1 visas' continuous coverage must be in effect until August 14, 2023, or later, regardless of graduation dates and/or leaving the country for a break. The new student's effective date should be August 15, 2023, or prior.
3. To review the 'Exclusions and Limitations' section of the policy under consideration.
4. To advise the insurance company that they are attending the University of West Florida.
5. To provide their issued visa information in some instances their passport number

### **What if I have more questions not related to insurance?**

- You can schedule an advising appointment in Navigate in MyUWF.
- Search for "immigration advising" to see available appointments.