University of Kentucky
International Student
Fall 2019-2020
Waiver Process Summary

Important Facts:

1. Only international students are included in this project with no distinction between Visa status categories.
2. UKY has chosen to use the auto-generated Registration email sent from the waiver system and will provide their approval of the student communication prior to the waiver start date.
3. The Fall waiver is expected to go live 8/1/19 and end 9/22/19. The website link will be posted on 8/1/19 12:01 am. The website link will be removed on 9/22/19 11:59 pm. The waiver form will remain active for any additional requested documentation until 10/3/19 11:59 pm.
4. AHP will manually audit each international student waiver submission. The last date to receive additional requested information/documents from students is 10/3/19.
5. Student accounts will be disabled by AHP in advance of receiving the Fall Eligible to Waive (ETW) file. If a previous student account is included on the ETW file, the student will be re-activated and any demographic information will be updated. If the ETW file contains a new student not in the waiver system, the student’s account will be created in the waiver system. Only these active students can login to the waiver system.
6. UKY will send their international student list file in the AHP standard eligible to waive file format prior to the go live date above.
7. UKY has chosen to use reminder emails. Auto-generated Reminder emails from the Waiver System will be sent on xx/xx/xx, xx/xx/xx, and xx/xx/xx. Reminder emails will be sent to any active student who has not received an approved waiver.
8. AHP will send an approved waiver list in the required text format to UKY weekly on Mondays. If a holiday falls on a Monday, the list will be sent on Tuesday.
9. AHP will offer students the ability to opt in to receive text messages regarding the status of their waiver request.

Waiver Process:

1. UKY will use the Waiver System's Registration Email as a communication to all international students regarding the UKY Student Health Plan and Waiver details, this email also includes a link to the waiver system student login page, as well as the waiver deadline. AHP will select the waiver system's 'Send Email to All' option to send an email to all registered international students on 8/6/19 (after the initial Eligible to Waive file is sent and verified received). The 'Send Email – Not Received' option will be used for any subsequent Eligible to Waive files sent to AHP. UKY will notify AHP of any subsequent ETW files that are sent.
2. When students click on the waiver link from the Waiver System generated email, they are directed to a waiver criteria tab that provides the allowable types of insurance plans, the minimum benefit requirements, and the alternate insurance documents needed to complete their waiver submission. This page contains a 'Click Here... if you meet one of the above criteria' link.
3. Students who select the 'Click Here' box (from #2 above) will be sent to the AHP waiver system login screen.
4. Students will enter their UKY student ID and their date of birth in MMDDYYYY format as the initial password, unless previously changed. Students are then taken to the student dashboard screen.
5. The students will select the WAIVE button from the "I Already Have Insurance." section.
6. Once selected, they are taken to the waiver form where they will enter their current alternate insurance information. They will be required to attach a scanned copy of the front and back of their alternate
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insurance ID card, policy benefit document and proof of medical evacuation and repatriation coverage (if available).

7. After selecting the 'Submit Waiver' button, the waiver system will send an auto-generated Submitted email advising the student that they have successfully completed the waiver submission and to allow a reasonable time for the review of their submission.

Auditing Process:
The Auditor will use the guidelines listed below to establish if a waiver will be Approved, Denied, Unable to Verify, or placed in a Pending AES status.

Criteria:

1. Student is sponsored by the United States government.
2. Student is sponsored by a foreign government recognized by the United States or certain international, government-sponsored or non-governmental organizations, and covered under a health plan that is compliant with the Patient Protection and Affordable Care Act (PPACA).
3. Student is enrolled in an employer-provided group health plan that is compliant with the Patient Protection and Affordable Care Act (PPACA).
4. Student is an exchange student who is covered by a health insurance policy through their home university or organization coordinating their exchange.
5. Travel plans will not be accepted.
If the health plan does not include medical evacuation and repatriation, a rider must be purchased providing coverage at equal limits to the student health insurance plan.

Requirements:

1. Provides the Essential Minimum Benefits required by the PPACA with no annual limits.
2. Contains no exclusions for pre-existing conditions.
3. Imposes a deductible that does not exceed $500 per year (except if an employer plan).
4. Dates of coverage must meet or exceed the requirement for the semester.
5. Proof of Repatriation expenses in the amount of no less than $7,500.
6. Proof of expenses associated with the medical evacuation of the insured to the insured’s home country of no less than $10,000.

The Auditor will update the waiver with the appropriate status listed below based on the compliance of the waiver submission:

1. If the auditor determines that the alternate insurance policy does not meet the minimum requirements, the waiver status will be changed to 'Denied'. The waiver system will send an auto-generated Denied email advising the student that their submitted alternate policy does not meet the University’s requirements.
2. If AHP determines during the audit of the waiver submission that additional information is needed to verify the waiver submission, the waiver status will be changed to 'Unable To Verify'. The waiver system will send an auto-generated Unable To Verify email advising the student that additional information is required. The student will be provided steps to address the missing information. Duplicate Unable to Verify emails will be sent every 7 days for a maximum of 3 sends to students who remain in an Unable to Verify status.
3. If the auditor determines that the alternate insurance policy is approvable but lacks global emergency services (medical evacuation and repatriation), the waiver status will be changed to 'Pending AES'. The
waiver system will send an auto-generated Pending-AES email advising the student how to purchase this coverage with a direct link to the webpage. Duplicate Pending AES emails will be sent every 7 days for a maximum of 3 sends to students who remain in a Pending AES status. The waiver system is able to determine when AES is purchased and change the waiver status to 'Approved'. The waiver system will send an auto-generated Approved email advising the student that their waiver request has been approved and that they will not be enrolled in the Student Health Insurance Plan. An Approved waiver will automatically void an active insurance enrollment for the student.

4. If the auditor determines that that the alternate insurance policy is approvable the waiver status will be changed to ‘Approved’. The waiver system will send an auto-generated Approved email advising the student that their waiver request has been approved and that they will not be enrolled in the Student Health Insurance Plan. An Approved waiver will automatically void an active insurance enrollment for the student.

5. If a student requests to cancel their waiver, the waiver status will be changed to ‘Cancelled’ (for example: if their alternate coverage becomes inactive). The waiver system will auto-generate a Cancelled email to the student advising their waiver is no longer approved, and that they will be enrolled in the Student Health Insurance Plan.

6. Students may use the waiver appeal process by accessing the instructions and forms on the University Health Service website.

Closing Process:

1. The University sends AHP an enrollment file of registered International students (excluding students with an approved waiver, that have withdrawn, or otherwise ineligible) that will be enrolled into the Student Health Insurance Plan. Students are loaded into the AHP system and their coverage is sent to the carrier.

* The information in this document is provided to ensure that the waiver process is completely understood and acknowledged. Our goal is to exceed your expectations.

Chavae L Mock  
(University's Representative Signature)  
6/25/19  
(Date)
Chavae L. Mock
(University's Representative Name Printed)
Important Facts:

1. Only international students are included in this project with no distinction between Visa status categories.
2. UKY has chosen to use the auto-generated Registration email sent from the waiver system and will provide their approval of the student communication prior to the waiver start date.
3. The Spring waiver is expected to go live 1/2/20 and end 2/22/20. The website link will be posted on 1/2/2012:01 am. The website link will be removed on 2/22/2011:59 pm. The waiver form will remain active for any additional requested documentation until 3/6/20 11:59 pm.
4. AHP will manually audit each international student waiver submission. The last date to receive additional requested information/documents from students is 3/6/20.
5. Student accounts will be disabled by AHP in advance of receiving the Spring Eligible to Waive (ETW) file. If a previous student account is included on the ETW file, the student will be reactivated and any demographic information will be updated. If the ETW file contains a new student not in the waiver system, the student’s account will be created in the waiver system. Only these active students can login to the waiver system.
6. UKY will send their international student list file in the AHP standard eligible to waive file format prior to the go live date above.
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5. The students will select the WAIVE button from the “I Already Have Insurance.” section.

6. Once selected, they are taken to the waiver form where they will enter their current alternate insurance information. They will be required to attach a scanned copy of the front and back of their alternate insurance ID card, policy benefit document and proof of medical evacuation and repatriation coverage (if available).

7. After selecting the ‘Submit Waiver’ button, the waiver system will send an auto-generated Submitted email advising the student that they have successfully completed the waiver submission and to allow a reasonable time for the review of their submission.

**Auditing Process:**

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1. Student is sponsored by the United States government.
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**Requirements:**

1. Provides the Essential Minimum Benefits required by the PPACA with no annual limits.
2. Contains no exclusions for pre-existing conditions.
3. Imposes a deductible that does not exceed $500 per year (except if an employer plan).
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The Auditor will update the waiver with the appropriate status listed below based on the compliance of the waiver submission:

1. If the auditor determines that the alternate insurance policy does not meet the minimum requirements, the waiver status will be changed to **Denied**. The waiver system will send an auto-generated Denied email advising the student that their submitted alternate policy does not meet the University’s requirements.
2. If AHP determines during the audit of the waiver submission that additional information is needed to verify the waiver submission, the waiver status will be changed to **Unable To Verify**. The waiver system will send an auto-generated Unable To Verify email advising the student that
additional information is required. The student will be provided steps to address the missing information. Duplicate Unable to Verify emails will be sent every 7 days for a maximum of 3 sends to students who remain in an Unable to Verify status.

3. If the auditor determines that the alternate insurance policy is approvable but lacks global emergency services (medical evacuation and repatriation), the waiver status will be changed to 'Pending-AES'. The waiver system will send an auto-generated Pending-AES email advising the student how to purchase this coverage with a direct link to the webpage. Duplicate Pending AES emails will be sent every 7 days for a maximum of 3 sends to students who remain in a Pending AES status. The waiver system is able to determine when AES is purchased and change the waiver status to 'Approved'. The waiver system will send an auto-generated Approved email advising the student that their waiver request has been approved and that they will not be enrolled in the Student Health Insurance Plan. An Approved waiver will automatically void an active insurance enrollment for the student.

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(University’s Representative Signature) ________________________________ (Date)

________________________________________________________________________________________

(University’s Representative Name Printed)