



STUDENT HEALTH INSURANCE WAIVER POLICY

La Roche College has a **mandatory** student health insurance policy for all its full-time undergraduate students. This policy requires **all full-time undergraduate students** to maintain health insurance coverage that covers them every day of their higher education career. In order to waive your participation in the La Roche University-sponsored health insurance plan, you must provide details about your private health insurance plan prior to the end of the open enrollment period at the beginning of each fall semester. **The college's policy requires waiver students to be covered by a comprehensive Affordable Care Act compliant medical insurance that is comparable to the school-sponsored plan and fully covers the student in the Pittsburgh, PA area. Plans that only provide coverage for emergency services in this area will not be accepted for waiver.**

Each insurance policy is a little bit different. **Your insurance must provide you with coverage for the entire time period you are a registered student at La Roche.** Please verify that your plan meets the following criteria prior to waiving the student health insurance. If your private health insurance does not meet these requirements, you will either need to purchase the school-sponsored plan or purchase another health insurance plan and provide evidence that it meets the school's requirements.

Personal insurance will be accepted as a waiver alternative if the following conditions apply:

- Policy may NOT exclude pre-existing conditions.
- Policy must have mental health coverage.
- Policy may NOT exclude payment for illness or injury occurring under influence of drugs or alcohol.
- Policy must pay providers directly (no reimbursement policies).
- The policy must include coverage for testing and treatment of illness from pandemics, such as COVID-19.

All International student healthcare policies must also meet the following criteria:

Must include all criteria above and...

- Insurance must pay claims directly to providers in U.S. dollars.
- Insurance carrier must have a US based claims processing center.
- Student must provide a copy of the full policy document in English to QM Services for review. The policy must include effective dates and all exclusions.

If you are unsure if a policy provides comparable coverage, please contact the Healthcare Advocates at QM Services and they will review the policy for you. You can reach QM Services at university@qmservicesinc.com or by calling 800-273-1715, Ext 2.