Insurance requirements updated for 2018-2019 Academic Year –

New requirements added by the Kansas Board of Regents.

Effective Fall 2018 semester, the criteria for an alternative health insurance plan to meet the waiver requirements was updated. In addition to the previous requirements, the insurer must be authorized to do business in Kansas and be providing health insurance coverage under a policy that has been filed and approved by the Kansas Department of Insurance.

FAQs on this update to the health insurance requirements:

1. Why is this important?
2. Being licensed to do business in the state of Kansas gives the consumer (the person who purchases the plan) some protections. For example: if an unlicensed insurance company becomes insolvent (can’t pay their outstanding claims), the student is left with the possibility of having no health insurance and any unpaid medical claims would become the students’ responsibility.

The Kansas Life and Health Guaranty Association can also provide the consumer assistance with outstanding claims if they are covered by an insurance plan licensed in the state of Kansas.

1. Previously I have been able to purchase insurance through ISO or PSI to meet the insurance requirement and get a waiver. Why don’t these plans qualify now?
2. Only plans that meet all the updated KBOR criteria (link) for health insurance will meet the insurance requirement. If you purchased a plan thinking it would meet the waiver standards and it does not, contact your insurance company and ask for a refund because the plan does not meet the KBOR requirements.
3. I purchased a plan that was approved in the spring will that be honored for fall?
4. If you purchased one of the other plans (ISO/PSI) in the spring that covers you through the Fall 2018 semester and was approved in the spring, then, yes, it will be honored until the end of your coverage date.
5. Are plans other than ISO and PSI accepted?
6. Yes, there are certain plans that are acceptable. Those plans that are government sponsored, examples: the SACM (Saudi Arabian Cultural Mission) plan, Kuwaiti Embassy Plan, Royal Thai plan, etc. Insurance supplied by a U.S. employer (a separate medical evacuation and repatriation policy would need to be supplied) is also acceptable.
7. What is the advantage of having the contract health insurance plan through United Health Care Student Resources (UHCSR)?
8. Being contracted by KBOR, UHCSR provides assistance to the student and/or University when there is a problem with a claim or a student has a question. Other plans are not as easy to work with when a student has an issue or a question. Student Health has a list of people they can contact for help with any questions or claim issues.
9. My previous plan was so much less expensive. Why do I have to pay so much for insurance coverage?
10. The cost of health insurance coverage has increased for everyone in the U.S. The costs for the students is being kept as low as possible while meeting the requirements for the Affordable Care Act and KBOR health insurance requirements.
11. Will my visits to Student Health be submitted for payment to UHCSR?
12. Yes, Student Health will file your health care claims for you. Other plans that have been accepted in the past have only paid a certain portion or small amount of the claims submitted. They do not pay for any prescription medications that you received at Student Health Services. Other plans have also not covered the mandatory TB testing required for new International students.
13. If I have questions regarding my insurance coverage, who do I contact?
14. Your first course of action would be to call UHCSR customer service. The customer service phone number is 1-888-344-6104. If you still have questions after talking with UHCSR, you may call Student Health Services at 316-978-3620 and ask for Sheryl or email: sheryl.mckelvey@wichita.edu