

Brown University

Student Health Insurance Plan

Waiver Requirements

All full and part time undergraduate and graduate level students, inbound international students and guest students from other institutions shall be required to participate in the University's student health insurance program unless an annual waiver of participation is submitted by the waiver deadline. The annual waiver will require certification that they will maintain health insurance coverage that provides for a minimum of the "essential health insurance benefits" defined by the Affordable Care Act. Any student receiving financial aid and has no other primary health insurance or a denied waiver is eligible for a health insurance scholarship to cover the cost.

Comparable Coverage

For your waiver to be approved your plan must meet the following requirements:

- Fully compliant with all aspects of the Affordable Care Act (ACA).
- Underwritten and administered in the United States.
- Effective for the entire academic year.
- Provides in-network non-emergent/urgent and routine care (preventative services) without coverage limitations within a 50-mile radius of the school.
- No limitations or exclusions on pre-existing conditions.
- Provides coverage for hospital stays for medical and surgical care and for mental health conditions.
- Provides coverage for doctor's office visits for medical and mental health conditions.
- Provides prescription drug coverage.
- Provides unlimited medical/hospital benefits without dollar maximums.

The following coverages do not meet the university's waiver requirements and will not be approved:

- Out of State Medicaid plans except for RI, CT and MA
- Out of State HMO plans except for RI, CT and MA
- Health Share plans
- International plans
- Travel plans
- Kaiser Permanente HMO

Deductible Requirement:

- None

For more details regarding the
Brown University Student Health Insurance Program
please visit: www.haylor.com/brown
844-312-8024
brownstudent@haylor.com

