

## **Bentley Student Health Insurance Policy for International Students**

The Massachusetts Universal Health Care Act, specifically the Qualifying Student Health Insurance Program (SHP formally known as QSHIP), requires that all students enrolled at least three-quarter time (6.75 credits for graduate students; 9 credits for undergraduate students) participate in a qualified U.S. domestic (headquartered in the U.S.) insurance program.

The SHP regulations contain strict guidelines for student health insurance coverage. The details of the regulations can be viewed at: <http://www.massresources.org/studenthealthinsurance.html&MR=1>

In addition to the MA SHP requirements, colleges and universities are also required to include certain benefits in their student health insurance plan under the requirements of the Public Health Service (PHS) Act and the Patient Protection and Affordable Care Act (Affordable Care Act).

The Commonwealth of MA holds colleges and universities responsible for making sure that students have health insurance coverage that meets all the SHP requirements. Therefore, Bentley established the following policy for international students.

Bentley automatically enrolls all registered international students into the student health insurance plan offered through the University, regardless of if they have purchased their own domestic health insurance plan. Insurance policies from other countries or policies purchased by a third party are not accepted.

Starting August 1<sup>st</sup>, students can go on line to [www.universityhealthplans.com](http://www.universityhealthplans.com) to access their Blue Cross Blue Shield member ID information and/or request an insurance ID card to be mailed to the address specified by the student.

International students are not eligible to waive out of the Bentley health insurance plan. Students are required to take the plan for the full policy term. However, if an international student is sponsored by an embassy they may contact Student Financial Services at 781-891-2162 to see if they qualify for an exemption to this policy.

The policy was established and is supported by Bentley's legal counsel as well as the following offices:

Student Financial Services

The Center for Health & Wellness

Center for International Students and Scholars