



SUNY International Student Health Insurance Requirements

Understanding the Mandatory UHC International Health Insurance Plan

All SUNY international students are required to be enrolled in the **SUNY-mandated UnitedHealthcare (UHC) International Student Health Insurance Plan**. This requirement is set by the State University of New York (SUNY) system to ensure all international students have comprehensive, compliant coverage while studying in the United States.

Why the SUNY-Mandated Plan Is Required

SUNY established this requirement so international students have access to:

- Comprehensive medical coverage in the U.S.
- Emergency and non-emergency care, including mental health benefits.
- Evacuation and repatriation coverage (required for student visa compliance).
- A consistent, reliable plan that meets federal, state, and SUNY standards.

Because of these standards, **most outside insurance plans – especially public or limited-benefit plans – do not meet SUNY’s requirements.**

Plans That *Cannot* Be Used to Waive the SUNY Plan

The following are some examples of types of coverage that **cannot** be accepted for a waiver:

- **Medicaid (any state’s Medicaid program)**
- **New York State Essential Plan (EP)**
- **Other state-based or public assistance plans**
- **Catastrophic, travel-only, or limited-benefit plans**

These plans do **not** meet SUNY's coverage requirements and therefore **cannot replace, waive, or opt-out of the SUNY-mandated UHC plan.**

If You Have Both Plans (SUNY UHC + Medicaid/Essential Plan)

Having multiple types of coverage may lead to **coordination of benefits**, which can impact how claims are processed and paid.

More importantly:

- If **NY State of Health** or the **Essential Plan carrier** becomes aware that you are enrolled in **other qualifying health coverage** (such as the mandatory SUNY plan), **they may retroactively terminate your Essential Plan coverage to the original effective date.**

What this means for you:

- Premiums you paid may be **refunded**,
- **Claims may be reversed**, depending on timing,
- You may become responsible for bills that the Essential Plan originally paid,
- These changes can occur suddenly once the carrier updates their records.

Enforcement and timing **vary**, which is why some students do not notice issues until:

- A claim is denied or reversed,
 - A bill arrives that seems incorrect, or
 - A carrier requests verification of other coverage.
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What You Should Do

- Stay enrolled in the **SUNY-mandated UHC plan** for the duration of your studies.
- Do **not** rely on Medicaid, the Essential Plan, or any public program as your primary student coverage.
- If you currently have one of these plans, be aware of the risks of overlapping coverage.