

Health Insurance Requirement for International Students

I. Policy on Mandatory Health Insurance for International Students

All international students on J and F visa status or any other temporary visa not employment-related MUST have a health insurance policy during the time they are in the U.S. that meets the university's minimum insurance standards. (See Section II below) International students on these visa types will be automatically enrolled in the Towson-sponsored Student Health Insurance Plan (SHIP) when they enroll at the University. The cost of the insurance policy will be charged to the student's tuition account and is the student's responsibility. This charge will not be refunded unless a waiver request has been submitted and approved by the deadline. (See Section III below for deadlines) For information about the student-sponsored insurance click here: [Towson Student Health Insurance Plan](#)

II. Insurance Standards for International Students

Students seeking a waiver (exemption) from the Towson SHIP must show proof of alternative health insurance that includes certain minimum benefits. ([Minimum Insurance Standards](#))

III. Waiver information

If you already have health insurance that you believe meets Towson University's minimum standards, you may request a **Waiver** from purchasing the Towson University-sponsored health insurance plan.

To waive student health insurance coverage and receive a refund to your student account for the insurance charge, you must log in to the **Online Waiver System** and provide information about your current health insurance policy by **the waiver deadline**. **No paper waiver applications will be accepted, and no online applications will be accepted after the deadline (see below).**

Waiver deadlines are September 15 for fall term, February 15 for spring term and June 15 for summer term. **IF THE WAIVER APPLICATION IS NOT FILED BY THE ESTABLISHED DEADLINES, IT WILL NOT BE CONSIDERED AND CHARGES FOR THE INSURANCE WILL NOT BE REFUNDED.** We strongly suggest you do not purchase alternative insurance until your waiver application has been approved.