

# **CLEMSON UNIVERSITY WAIVER REQUIREMENTS**

## **DOMESTIC GRADUATE STUDENTS**

Clemson University requires full-time graduate students enrolled in 9 or more credit hours on the main campus and graduate assistants at any location have health insurance as a condition of enrollment. Students in these categories are considered *Mandatory* for health insurance and will be charged for the Clemson University Student Health Insurance Plan (SHIP) with tuition and fees. Students must pay the billed premium and be enrolled in the University sponsored plan or submit an on line request for waiver of alternate health insurance that meets Affordable Care Act and Clemson University requirements.

The University sponsored health plan is compliant with Section 1302(b) of the Patient Protection and Affordable Care Act (PPACA).

**Eligible Graduate Assistants** are provided a subsidy for the SHIP in fall and spring semesters. **Students should check fees in iROAR to verify charge for insurance and subsidy if eligible.**

Students who have alternate insurance may submit a Request for Waiver online at [clemson.myahpcare.com](http://clemson.myahpcare.com) to certify that *adequate and acceptable* health insurance will be maintained during the academic year. All Requests for Waiver are verified and approved or denied by Academic Health Plans.

To be eligible for waiver, the following Essential Benefits must be covered as defined by Section 1302(b) of the Patient Protection and Affordable Care Act (PPACA):

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance use disorder services, including behavioral health treatment
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Unlimited Aggregate Maximum per Accident or Sickness
- Deductible no more than \$5,000 per policy year (Clemson University requirement)
- Preventive and wellness services and chronic disease management
- No pre-existing waiting period
- Pediatric services, including oral and vision care

Failure to submit the online waiver by the deadline will result in student paying for the Clemson Student Health Insurance Plan. If the company requests copy of the insurance benefits and exclusions or other information and the student does not comply with this request, the waiver will be denied.

**The deadline for submission of waiver for fall is August 31 and for spring, the deadline is January 31.**

**NO REQUESTS FOR WAIVER WILL BE ACCEPTED AFTER THE DEADLINE.**

Please visit our website at [clemson.edu/studenthealth](http://clemson.edu/studenthealth).

