

Southern Illinois University Health Insurance Requirements

Health Insurance: Southern Illinois University Carbondale has a mandatory health insurance requirement for all students. The university insurance requirement contends that all students taking on-campus courses must have health insurance that meets the following criteria:

- Must be through a US based insurance company and claims administrator
- Must be compliant with the Patient Protection and Affordable Care Act
 - No maximum benefit limit
 - No pre-existing condition limitations
 - Must cover all the following:
 - Outpatient Services
 - Prescription Drugs
 - Emergency Services
 - Hospitalization
 - Maternity & new born care
 - Mental Health and substance abuse disorders and treatments
 - Rehabilitative Services
 - Laboratory Services
 - Preventative and Wellness services and chronic disease management
- Should have an in-network individual deductible no greater than \$800.00
- Must have in-network providers in the Carbondale IL. Area.
- Must meet visa requirements for international students.

To meet these requirements all students registering for on-campus courses are billed for the Student Health Insurance Plan. The Student Health Insurance Plan meets all university requirements. Students may apply for a waiver with this fee refunded if proof of comparable coverage is provided prior to the posted deadlines. However, International students are strongly encouraged to keep the SIU Student Health Insurance Plan to ensure adequate coverage and to assist with any costs associated with meeting immunization shot requirements.