VIPP HEALTH INSURANCE INFORMATION

J1 Health Insurance Policy and Information

This health insurance policy and information is important, and you are required to read it in full and sign at the end to acknowledge that you are fully aware of MSU's health insurance policy and requirement. The signed form must be returned to VIPP before your DS2019 can be sent to you. Please ask your program coordinator for assistance should you have any need.

Visa Compliance

All international students and scholars (both F-1 and J-1 visa) are required to carry health insurance during their program at Michigan State University. Health insurance is a matter of compliance with U.S. visa regulations. Per federal regulation, sponsors like MSU are required by the US Department of State to terminate any J-1 or J-2 visa holders who "willfully fail to remain in compliance" with health insurance regulations (22CFR62.14 (j)). Starting Fall 2020, international students and scholars will be required to keep MSU Student Health Insurance Plan, or SHIP, without a waiver option for most students and scholars. The MSU SHIP is comprehensive and compliant with the Affordable Care Act, ensuring that international students and scholars are fully protected in the event of health care emergency.

VIPP is obliged to notify MSU Office of International Students and Scholars (OISS) when any participants and their dependents are not enrolled in MSU required health insurance on arrival and take no active action to enroll. OISS will assess the case and may revoke your DS2019 if it is deemed to "willfully fail to remain in compliance", in which case your program will be terminated.

MSU requires all international students/scholars including J1 visa holders to purchase MSU Health Insurance provided by Aetna Academic Health Plan, often called simply "AHP". You can learn more about the AHP plan on the MSU Human Resources website. Your accompanying dependents who are J2 visa holders must also buy health insurance provided by AHP. Insurance coverage must be from the date you arrive in the U.S. (not your program starting date on your DS2019) until the date you depart from the U.S. (not the end date on your DS2019). Even if your enrollment is delayed, your insurance is always automatically charged from your arrival date. There is no advantage in delaying insurance enrollment or payment.

It is your responsibility to have adequate health insurance to protect yourself and your family and avoid unmanageable high costs should you or a member of your family fall ill during your time in the U.S.

Health Insurance Types

1. **Semester coverage**: Once accepted by VIPP, you will be given an MSU student account (log in at www.student.msu.edu). The AHP health insurance premium will be **automatically charged** to your MSU account based on the length of your stay. You can simply pay the charges if you choose this option as your health insurance coverage. The rate for international visiting students is as follows:

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	Annual 8/16/25 - 8/15/26	Fall 8/16/25 - 2/15/26	Spring I 1/1/26 - 8/15/26	*Spring II 2/16/26 - 8/15/26	**Spring III 5/11/26 - 8/15/26
Participant	$3,054	$1,527	$1,900	$1,527	$764
Spouse	$3,054	$1,527	$1,900	$1,527	$764
One Child	$3,054	$1,527	$1,900	$1,527	$764
Two or More Children	$6,018	$3,054	$3,800	$3,054	$1,528

*Available to Spring semester students new to MSU.

**Available to Summer semester students only.

2. **Daily coverage**: If your program dates do not correlate to the coverage period above, you may consider purchasing the AHP daily health insurance to save some cost. The daily health insurance policy must cover the actual period of your stay in the U.S. from the arrival date to the departure date. The daily cost is $9 per day per person. Based on $9 daily rate per person, your monthly MSU AHP Insurance cost will be:
    a. Participant only: $279
    b. Participant + Spouse/Domestic Partner: $558
    c. Participant + Spouse/Domestic Partner + One Child: $837
    d. Scholar + Spouse/Dom. Partner + Two or More Children: $930

    Note: Once you choose the daily insurance you cannot switch back to the fixed-term student rate. Once you choose one coverage method, you must stay with it for the whole program period.

    For daily insurance, the fiscal year ends on August 15. If your program continues after August 15, you will need to enroll one more time. VIPP coordinators will help you with this in early August.

Health Insurance Process

You must fill out the Health Insurance Enrollment Form through AHP: https://msu.myahpcare.com/ . Please click “Begin Enrollment”, then find the Category of “Students and Graduate Assistants”, and click “Click Here to Enroll”. On the same category, you will find “Important Information about Dependent Enrollment” which will guide you through the procedure of enrolling your spouse and children.

Please do this as soon as you know your arrival date in the U.S. Coverage should begin from your actual arrival date (not the program start date on DS 2019) and end on August 15, 2024, or the date you depart from the U.S. if it is earlier than August 15, 2024. Even if you purchase the insurance after you arrive at MSU, the charge will still be from the date you arrive.

Whether it is semester coverage or daily insurance, proof of purchase of health insurance for yourself and all accompanying family members will need to be provided during OISS check in.

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If you need help beyond the information provided here, you can send an email to the OISS health team at ihealth@msu.edu.

More information about the MSU Health Insurance policy can be found at the MSU Human Resources website: https://www.hr.msu.edu/benefits/students/health

Benefit Highlights: https://www.aetnastudenthealth.com/schools/msu/sbc2425.pdf

Membership Guidelines:
https://www.aetnastudenthealth.com/schools/msu/pdbs2425.pdf

I acknowledge that I have read the Health Insurance Policy and Information and I accept the responsibility of enrolling and paying for the required health insurance including my dependents who accompany me to MSU for our entire stay.

Name of participant: _____

Accompanying family members: ( ) Spouse ( ) Child, number of children: _____

Please choose one:

( ) I understand MSU's policy on health insurance. I choose to purchase MSU AHP semester-long insurance for myself. In addition, if I have any accompanying family members, I will purchase daily insurance for my family members separately for the entire program dates.

( ) I understand MSU's policy on health insurance. I choose to purchase MSU AHP daily health insurance for myself and any accompanying family members for the entire program dates.

Signature _____ **Date** _____