HEALTH INSURANCE REQUIREMENT FOR INTERNATIONAL STUDENTS

Welcome to Duquesne University! As you prepare to live and study in the United States, we would like to explain our mandatory student health insurance requirement for international students. Healthcare is expensive in the U.S. Coverage through the Duquesne Student Health Insurance Plan (SHIP) is the most effective way to provide all students with access to healthcare AND help protect you from being charged for large medical bills if a significant health issue or injury occurs while in the U.S.

Duquesne is pleased to offer our SHIP through Highmark Blue Shield. The cost of insurance, including all administrative fees, will be billed to your Duquesne student account in two installments: $972.92 in the fall and $922.92 in the spring. The total cost of the 2017-18 SHIP is $1895.84, for a one-year term, effective August 1, 2017 - July 31, 2018. Coverage is also available for spouses and dependents at an additional cost.

To waive the Duquesne SHIP and receive a credit for $972.92 on your student account, you must provide details about your personal health insurance plan before the beginning of every school year and by September 30th. Your insurance plan must cover you in the Pittsburgh, PA area for the entire time you are a registered student at Duquesne University.

NOTE: In most cases, policies classified as “travel insurance” do NOT meet the school requirement.

Duquesne has partnered with health insurance experts, Hulse/QM®. To avoid unnecessary expense, contact the knowledgeable professionals at Hulse/QM® to review any international policy in English before you purchase it!

Please verify that your plan meets the following criteria before attempting to waive the SHIP.

Comparable personal health insurance policies MUST:

- NOT exclude pre-existing conditions
- Pay providers directly
- Include mental health coverage
- NOT exclude payment of claims for illness or injury occurring under the influence of drugs and alcohol

International students’ personal health insurance policies MUST:

- Include all conditions in the list above, and also
- Pay claims in U.S. dollars
- Have a U.S.-based claims processing center
- Pay claims directly to the provider (no reimbursement policies)
- Provide a copy of the full policy document in English

Hulse/QM® health insurance administrators and advocates
university@hulseqm.com or 1-800-273-1715