

HEALTH INSURANCE REQUIREMENTS

In order to waive out of the Macalester - offered insurance, students must be able to document that their personal health insurance meets the following requirements.

My plan:

- provides unlimited coverage while in the Mpls/St. Paul area or when traveling throughout the US.
- provides access to local doctors, specialists, hospitals and other healthcare providers in emergency and non-emergency situations in the Mpls/St. Paul area or when traveling throughout the US.
- provides coverage for inpatient and outpatient hospitalizations in the Mpls/St. Paul area or when traveling throughout the US.
- provides coverage for lab work, diagnostic x-rays, ambulance services, prescription medications, and athletic injuries in the Mpls/St. Paul area or when traveling throughout the US.
- provides coverage for injuries sustained while under the influence of alcohol or other drugs. Emergency-only coverage does not satisfy this requirement.
- provides coverage for inpatient and outpatient mental health, substance abuse and detoxification in the Mpls/St. Paul area or when traveling throughout the US; covers expenses related to self-inflicted injuries and suicide.
- is provided by a company licensed to do business in the United States, with a U.S. claims payment office and a U.S. telephone number.
- covers pre-existing conditions (illnesses or medical conditions that began before the effective date of the insurance coverage) with no waiting period (or the plan must have been in effect long enough that any waiting period has already passed).
- no overall maximum dollar limit (per insured person, per policy year)

Please note that *travel insurance is not eligible for an exemption or waiver*. Students with out-of-state Medicaid plans are asked to consult with Macalester's insurance specialist, health@macalester.edu.

Questions? Contact Sue Rothenbacher, rothenbacher@macalester.edu