

# WAIVER ELIGIBILITY CHECKLIST

Students enrolled in a comparable alternate insurance plan may request a waiver from the Columbia University Student Health Insurance Plan during the annual open enrollment period.

Use this worksheet to help you determine if your health insurance plan meets [Columbia University waiver criteria](#). This checklist is provided for reference purposes only.

**If you select NO in any of these required benefits, your plan will NOT be eligible for waiver approval.**

COVERAGE REQUIREMENTS	YES	NO
Licensed to do business in the United States		
Effective and remains in force for the duration of the plan year (August 15, 2023 - August 14, 2024)		
Routine and emergency care provided in the New York City area		
Treatment for pre-existing conditions <i>(no waiting periods or exclusions)</i>		
No yearly or lifetime coverage maximums for essential* health benefits:		
Outpatient care <i>(ambulatory patient services)</i>		
Emergency room services		
Hospitalization <i>(treatment for inpatient care)</i>		
Maternity and newborn care		
Mental health and addiction treatment		
Prescription drugs		
Rehabilitative services		
Laboratory services		
Preventive services, wellness services, and chronic disease treatment		
Pediatric services		
<b>INTERNATIONAL STUDENTS ONLY:</b>		
Routine coverage throughout the United States		
<b>The following criteria may be met via a secondary coverage plan:</b>		
Medical evacuation <i>(minimum of \$50,000)</i>		
Repatriation coverage <i>(minimum of \$25,000)</i>		

Learn more about the Columbia Plan, its benefits, optional dental and vision insurance and more at [Student Health on Haven's website](#).

**Questions about your eligibility?**  
[shsinsurance@cumc.columbia.edu](mailto:shsinsurance@cumc.columbia.edu)

*\*Essential health benefits according to the Affordable Care Act*