# F-1 International Student Health Insurance Requirement Frequently Asked Questions (FAQs) for Students

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
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<tr>
<td>What is the LSC F-1 Student Health Insurance Requirement?</td>
<td>Lone Star College (LSC) requires that all F-1 visa international students, with a Lone Star College (LSC) issued I-20, maintain health insurance coverage as a condition of enrollment.</td>
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| Who is subject to the insurance requirement?                            | You are REQUIRED to provide proof of acceptable insurance if the following applies:  
  • Are an F-1 visa student (already have F-1 status) with a Lone Star College Form I-20.                                                                                                                                                                                                                                           |
| Who is exempt from the F-1 health insurance requirement?                | The following DO NOT have to provide proof of insurance*:  
  • F-1 students with a Form I-20 from another college and are taking some of their classes at Lone Star College on a visiting basis (concurrent enrollment).  
  • Students who are pending a change of status from another visa type to F-1  
  • F-1 visa students with a LSC I-20 who have been approved for a change to another immigration status  
  *Other supporting documentation is required to be exempt. See evidence section below.                                                                                                                                                                                                                                           |
| Why do I have a F-1 Insurance Requirement hold on myLoneStar account?   | All F-1 students at Lone Star must provide proof of acceptable insurance or exemption before they will be allowed to register for classes.                                                                                                                                                                                                                                               |
| What do I have to do to satisfy the insurance requirement?              | You must do one of the following:  
  **For F-1 Students on a LSC I-20:**  
    1. Purchase the LSC Student Health Insurance Plan (SHIP) directly from the LSC-approved SHIP Administrator or  
    2. Apply and be approved for a waiver by the LSC-approved SHIP Administrator or  
    3. Provide proof of change in immigration status from F-1 to another type to your International Student Advisor/SEVIS Designated School Official (DSO)  
  **For Others:**  
    1. Provide proof of concurrent enrollment or  
    2. Provide proof of a pending Change of Status to F-1  
  See the evidence section below for the required supporting documentation.                                                                                                                                                                                                                                           |
| How do I purchase the LSC Student Health Insurance Plan (SHIP) from the | Please see the [LSC Student Insurance webpage](#) for information on purchasing the insurance from the LSC-approved SHIP Administrator or applying for a waiver.                                                                                                                                                                                                                   |
| What evidence must I submit to the ISA/DSO to satisfy the insurance requirement each semester? | For F-1 Students on a LSC I-20 who have either purchased the SHIP or have been approved for a waiver by the LSC-approved SHIP Administrator:  
- The International Student Advisor/DSO will verify your purchase of the SHIP or waiver approval directly with the LSC-approved SHIP Administrator each semester. If you continue to have a hold on your student account several days after you purchase the SHIP or are approved for a waiver, you may forward a copy of the SHIP Purchase Confirmation or waiver approval email from the LSC-approved SHIP Administrator to your International Student Advisor/DSO to facilitate the removal of the insurance hold.  

For F-1 Students on a LSC I-20 who have been approved for a Change of Status to another visa type:  
- Copy of approval notice from USCIS  

For Others:  
- For concurrent (visiting) students*: I-20 and letter from your DSO indicating good immigration standing and number of credits you are allowed to take at LSC for the current semester.  
- For students pending Change of Status*: USCIS I-797C Notice of Action & dated case status printout from the USCIS website showing the pending case.  

*Students falling into this category must provide evidence each semester they wish to enroll including summer. |

| Who do I submit my evidence to? | - **Students pending a Change of Status to F-1 with a LSC I-20**: The ISA/DSO who issued your Form I-20  
- **F-1 Students with a Form I-20 from another college (Concurrent Enrollment/Visiting Students)**: The International Student Advisor/DSO at the campus where your classes are located: [http://www.lonestar.edu/international-student-advising](http://www.lonestar.edu/international-student-advising)  
- **Former F-1 students who have changed to another visa type or immigration status**: You will need to email proof of current visa/immigration status to the International Student Advisor/DSO at the campus where your immigration record used to be located: [http://www.lonestar.edu/international-student-advising](http://www.lonestar.edu/international-student-advising)  
- **F-1 Students with a LSC Form I-20 who purchased the SHIP or were approved for a waiver by the LSC-approved SHIP Administrator**: You do not have to submit evidence unless you continue to have a hold on your account several days after you either purchased the SHIP or were approved for a waiver. If you would like to facilitate the removal of your insurance hold, submit your evidence to the International Student Advisor/DSO at the campus where your immigration record is located: [http://www.lonestar.edu/international-student-advising](http://www.lonestar.edu/international-student-advising) |

| How often must evidence be submitted to the ISA/DSO to satisfy the insurance requirement? | For F-1 Students on a LSC I-20 who have either purchased the SHIP or have been approved for a waiver by the LSC-approved SHIP Administrator:  
- No documentation must be submitted unless the student would like to facilitate the removal of the hold. The International Student Advisor/DSO will verify purchase of the SHIP or waiver approval directly with the LSC-approved SHIP Administrator each semester. |
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<td>For F-1 students on a LSC I-20 who have recently been approved for a change of immigration status to another type:</td>
<td>You will only need to provide proof of the approval once.</td>
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| For Others:                                                              | • If you are a concurrently enrolled student, you must provide proof of your concurrent status every semester you wish to enroll at Lone Star, including summer.  
  • If you are pending a Change of Status to F-1 with a LSC I-20, you will need to show proof of your pending status each semester, including summer. |
| How soon can I purchase the LSC SHIP or apply for a waiver?             | Please see the LSC Student Insurance Website for SHIP enrollment and waiver application periods.                                                                                               |
| If I am a new student, do I have to wait until I am in the United States to purchase the insurance from the college-approved provider? | No, you do not have to have arrived in the U.S. to purchase the insurance or apply for a waiver. However, you should wait until after you have received your visa/Change of Status decision and know the address in the U.S. where you will be staying before doing so. We encourage you to satisfy this requirement as soon as possible before arrival on campus to avoid registration delays. |
| I purchased the LSC SHIP. Does it start as soon as I purchase it?       | No. The SHIP begins on specific dates each semester:                                                                                  |
|                                                                       | • Fall: August 10th  
  • Spring: January 1st  
  • Summer: June 1st                                                                                                                      |
| What are the deadlines for satisfying the insurance requirement?         | **Student Deadlines:**  
  Students must satisfy the insurance require or provide proof of exemption before they will be allowed to register for any classes for the semester. Students should plan ahead and provide the applicable documentation to remove student account holds and avoid enrollment delays. |
<p>| What happens if I do not satisfy the insurance requirement?             | If you do not satisfy the insurance requirement for a particular semester, you will not be allowed to register for classes for that semester. Failure to enroll in classes may lead to a loss of F-1 status. |
| I receive insurance through my country’s embassy or scholarship program. Am I subject to the insurance requirement? | Yes, you must still apply for and be approved for a waiver through the LSC-approved SHIP Administrator. If your waiver request is denied, you must purchase the LSC SHIP. |
| How will I know when the insurance hold on myLoneStar account has been removed and that I                                | Once you satisfy the insurance requirement, the F-1 Insurance Requirement hold will be removed from your student account and you will see a F-1 Insurance Satisfied indicator for the semester. The description for the indicator reads: <strong>Student has satisfied the F-1 visa insurance requirement with their International Student Advisor/DSO for the current term.</strong> These will be your indication that you have satisfied the insurance requirement for the... |</p>
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<td>am allowed to register for classes?</td>
<td>semester and can register for classes. You should check your myLoneStar account regularly to determine whether you are allowed to register for classes.</td>
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| Does the insurance requirement apply for the summer?                    | • If you are on an F-1 Visa with a Form I-20 from Lone Star and your first semester is summer, you must satisfy the insurance requirement.  
  • If you are on an F-1 visa with a Form I-20 from Lone Star and have not completed your academic program and are continuing in the fall, you are required to have insurance or an approved waiver for the summer even if you are not enrolled for summer classes. However, the LSC Student Health Insurance Plan for the spring includes summer coverage so if you purchased it, it will automatically fulfill this requirement. If you were approved for a waiver during the spring, it also automatically fulfills this requirement.  
  • If you are on an F-1 visa with a Form I-20 from Lone Star and purchased the summer insurance during the spring but meet certain requirements, you may be eligible for a refund. See the Summer Premium Refund Request Form for more information.  
  • If you are a concurrent/visiting student seeking to enroll during the summer, must provide the required evidence listed above.  
  • If you have a LSC I-20 and are pending a Change of Status to F-1, you must provide the required evidence listed above. |
| Does LSC Student Health Insurance Plan (SHIP) Administrator have technical support? | Yes. See the current Student Health Insurance Plan: [https://lonestar.myahpcare.com](https://lonestar.myahpcare.com)                                                                                                                                                               |
| Can I request a refund of the insurance?                                | Insurance for F-1 students on a Lone Star College I-20 is mandatory therefore no refunds are available. If your immigration status changes to a status other than F-1 after the start of the semester, you will not be exempt from the insurance requirement until the following semester.  
  Refunds for the summer portion of the spring insurance fee may be granted if you meet certain criteria. Please refer to the Summer Premium Refund Request Form for more information. |
| Who can I contact with questions?                                       | • **F-1 Students with a LSC Form I-20:** The International Student Advisor/DSO at the campus where your immigration record is located: [http://www.lonestar.edu/international-student-advising](http://www.lonestar.edu/international-student-advising)  
  • **Students pending a Change of Status to F-1 with a LSC I-20:** The ISA/DSO who issued your Form I-20  
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  • **Insurance Questions:** Student Health Insurance Plan Administrator |