



Health Insurance requirement for International Students

As an International Student in the U.S., you must purchase health insurance coverage (NOT short term travel insurance) for the entire time you are a student at North Idaho College. You must have proof of health insurance before you can attend your first class at NIC. You will show proof of your paid-for health insurance at your required check-in EACH semester.

If you are unable to prove you have a paid-for policy that adheres to the requirements listed below, you will be withdrawn from NIC, revoking your visa. Please read the attached form regarding required health insurance.

IMPORTANT: The United States does not have universal healthcare. International students are responsible for their medical, dental and vision costs and care while a student in the US. Medical care can be extremely costly in the US without a good policy (for example, a simple operation can be more than \$100,000 USD). You must understand how your policy works and the costs associated with your policy. The policy you purchase must adhere to the following requirements:

- Cannot be travel insurance
- Must be US-based
- Be in English
- Have a US-based representative or contact, including a US phone number
- Be usable regionally in the NIC zip code of 83815
- If a student athlete, must have a minimum sports injury coverage of \$5000 USD

It is suggested you wait to purchase health insurance after your visa is approved but prior to starting your first class at NIC.

Here are a few international health insurance vendors for you to consider:

- <https://ahp.uhcsinternational.com/>
- www.inext.com/travelUSA
- www.internationalstudentinsurance.com
- www.isoa.org
- www.visitinsurance.com