WAIVER ELIGIBILITY CHECKLIST

COLUMBIA HEALTH

Students may request a waiver from the Columbia University Student Health Insurance Plan during the open enrollment period if their health insurance plan meets **all** University requirements.

All requests are considered; approval is not guaranteed. This checklist is for reference purposes only, to help determine if your health insurance plan meets Columbia University waiver requirements.

Your plan CANNOT be considered if all requirements below are not fully met.

COVERAGE REQUIREMENTS	**YES**	**NO**
Based in and licensed to do business* in the United States		
Effective and remains in force for the duration of the plan year *(August 15, 2026 - August 14, 2027)*		
Routine and emergency care provided in the New York City area		
Treatment for pre-existing conditions (no waiting periods or exclusions)		
No yearly or lifetime coverage maximums for essential** health benefits:		
Outpatient care (ambulatory patient services)		
Emergency room services		
Hospitalization (treatment for inpatient care)		
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		
VISA HOLDERS ONLY ***(any status other than a U.S. Citizen or Permanent Resident)*****:**		
Routine coverage throughout the United States		
The following criteria may be met with a secondary coverage plan:		
Medical evacuation *(minimum of $50,000) effective 8/15/2026 – 8/14/2027*		
Repatriation coverage *(minimum of $25,000) effective 8/15/2026 – 8/14/2027*		

**Plans using a third-party administrator are not typically accepted*
***Essential health benefits according to the Affordable Care Act*

Learn more about the Columbia Plan, its benefits, optional dental and vision insurance and more at health.columbia.edu/insurance.

Questions about your eligibility?
studentinsurance@columbia.edu

Please note: Columbia University is aware that some insurance providers provide information suggesting their plans may meet our waiver criteria. Columbia currently endorses no external plans. Any mention of Columbia or affiliated institutions by other insurance companies is done without Columbia's consent and does not guarantee that the external insurance plan will meet University requirements. If you are unsure whether an alternate plan meets the University's requirements, we encourage you to contact the Student Health Insurance Office before purchasing the plan. Students assume sole responsibility for any costs of external plans purchased that do not meet University waiver criteria.