

# WAIVER ELIGIBILITY CHECKLIST

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 to help determine if your health insurance plan meets [Columbia University waiver criteria](#). It is provided for reference purposes only.

**Your plan CANNOT be considered if any requirement below is 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, 2025 - August 14, 2026)		
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>VISA HOLDERS ONLY (<i>any status other than a U.S. Citizen or Permanent Resident</i>):</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> ) effective 8/15/2025 – 8/14/2026		
Repatriation coverage ( <i>minimum of \$25,000</i> ) effective 8/15/2025 – 8/14/2026		

\*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](http://health.columbia.edu/insurance).

**Questions about your eligibility?**  
✉ [studentinsurance@columbia.edu](mailto: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.