2019-2020 Waiver Criteria

All full-time domestic students and all international students are default enrolled in the 90 level of the Columbia Plan (CUIMC). Domestic full-time students can request a waiver from enrollment by submitting a request online before the published deadline. All requests are considered but approval is not guaranteed. International students are not permitted to waive the Columbia University Student Health Insurance Plan unless covered by a US-based, ACA Compliant, employer sponsored, plan that meets all of the waiver criteria below.

Please review your alternate coverage to determine whether it meets all of the following criteria:

1) The plan must meet the requirements of the Affordable Care Act (ACA) including coverage for routine, urgent, and emergent care for all Essential Benefits in New York State. For a description of the ACA Essential Benefits please see our Compare Your Coverage tool.

2) The plan must be effective, and remain in force, for the duration of the following schedule*:

New Students
- New Fall Admits, August 15, 2019 – August 14, 2020
- New Spring Admits, January 1, 2020 - August 14, 2020
- New Summer Admits, May 15, 2020 – August 14, 2020

Continuing Students
- August 15, 2019 – August 14, 2020

Graduating Students
- August 15, 2019 –last day of the month in the last academic term in which you are a registered student

*Qualifying life change events, such as aging out of a parent’s plan, are the exclusion to the above listed schedule.

3) The plan must be licensed to do business in the United States.