Coverage comparable to the Colby-billed Student Health Insurance Plan means:

Colby College has a mandate that 100% of students attending either Colby or a Colby-billed program have adequate health insurance coverage, either the Colby-billed coverage through Commercial Travelers, or comparable family coverage. A student, who is enrolled in a comparable health insurance plan, must complete the on-line Health Insurance Registration Form by the appropriate deadline in order to waive the coverage and avoid being enrolled by default in the Colby-billed coverage (This is an annual requirement).

The following guidance concerning comparability of coverage is offered:

*F2 and J2 visa-holders who are also enrolled full-time at Colby or a Colby-billed program are required to have health insurance, and are subject to the same comparable coverage guidelines described below.

1. The medical insurance plan must be provided by a U.S.-based carrier company or U.S.-based subsidiary. Foreign insurance plans are NOT acceptable. Neither a U.S.-based Third Party Administrator (TPA), nor a U.S. Satellite office of foreign company meets this requirement. The insurance carrier, itself, must be U.S.-based (unless the student is studying outside the United States).

   ● A U.S.-based carrier means that the insurance carrier issuing the plan is a U.S. or domestic company, regardless of where the policy is purchased or where the claims are processed. Carriers outside of the U.S. means foreign or foreign-based insurance companies (i.e., non-domestic or non-U.S. companies), including those companies with satellite offices in the United States.

2. The plan must provide reasonably comprehensive coverage of health services, including preventive and primary care, emergency services, surgical services, hospitalization benefits, ambulatory patient services, and mental health services; and be reasonably accessible to the student for use in Central Maine. Plans not meeting this requirement are not acceptable.

   ● A health insurance plan which provides coverage through a closed network of providers, not reasonably accessible in Central Maine, for all but emergency services, does not qualify for a waiver.

   ● Examples of closed networks include students enrolled in MassHealth or the Children’s Medical Security Program or the Health Safety Net, Kaiser Permanente Insurance and out of state Medicaid programs.

3. Any plan may not impose an annual limit on the dollar amount of required essential health benefit for any covered individual.

4. Mental health and substance abuse must be covered as mandated by the State of Maine.
5. There must be no limitations for the coverage of pre-existing medical conditions.

6. Prescription drug coverage must be as high as the plan maximum – as per ACA health reform mandates.

7. If you will be studying outside your home country, emergency medical evacuation-repatriation coverage must be included.

8. Embassy-sponsored students for whom their embassy provides comprehensive U.S. based coverage as described are eligible to waive, as indicated below.
   ● The College currently limits embassy-sponsored plans as deemed comparable to Commercial Traveler’s to those which provide fully comprehensive and accessible domestic coverage.
   ● An embassy-sponsored plan that requires the student to pay up-front for ambulatory or hospital services, and then seek reimbursement will not be accepted. An embassy-sponsored plan that does not provide comprehensive coverage including chronic disease management, prescription drug coverage, mental health services, and substance abuse will also not be accepted.

Students should compare the benefits, limitations, and exclusions of their alternate health insurance plan with those provided by the Colby College-billed Student Health Insurance plan before filing their Health Insurance Waiver.

We understand that the details above are extensive. If you do not know whether your coverage meets the conditions above, contact your health insurance plan administrator to get current, accurate information about your plan before completing the medical insurance waiver. We can also assist you in the Colby College Health Center office. Call 207-859-4460 or email healthservices@colby.edu with questions.