



UNC System Student Health Insurance FAQ for International Students - Effective January 1, 2026 for Spring 2026

Having health insurance is important! Life without health insurance can cause serious risk to student's personal finances and wellbeing. Beginning January 1, 2026, International students holding F-1 or J-1 non-immigrant statuses are required to participate in the UNC System Student Health Insurance Plan (SHIP) and are not able to opt out of the medical plan unless they meet one of the conditions outlined below.

Frequently Asked Questions

1. What is the updated health insurance requirement for international students?

Beginning January 1, 2026, all international students in F-1 or J-1 non-immigrant status must enroll in the UNC System Student Health Insurance Plan (SHIP). International students will no longer be able to submit a waiver request through the Student Blue Portal. There are two plans, Value and Premium, to choose from.

2. Which students are impacted by this policy?

Students identified as international by their university and holding F-1 non-immigrant status may choose between the Value and Premium plan options.

Students identified as international by their university and holding J-1 non-immigrant status must enroll in the Premium plan, as the Value plan does not meet the federally required benefit thresholds as defined by the U.S. State Department.

Please note that federal law requires that J-1 International Students, must have and maintain medical insurance to cover themselves as well as any accompanying family members holding J-2 status for their period of stay in the U.S. Further, federal law mandates that the policy must meet the following requirements:

- Minimum coverage must provide at least \$100,000 per accident or illness;
- Maximum of \$500 deductible per illness;
- Maximum of 25% coinsurance;
- Minimum of \$50,000 provision for medical evacuation;
- Minimum of \$25,000 repatriation coverage.

The SHIP Premium plan option meets those requirements. More information on the plan benefits can be found here: [Find your school | Student Blue | Blue Cross NC](#)

3. What is the enrollment process for the insurance plan?

Students will need to take action and complete an enrollment transaction in the Student Blue Portal. Active enrollment begins on November 1, 2025, for coverage starting January 1, 2026. Early enrollment ensures timely receipt of your member ID and insurance card.

4. What benefits are included in the SHIP?

The SHIP offers two different medical plans: Premium and Value. Both plans provide comprehensive coverage including:

- Doctor visits
- Hospitalization
- Emergency services
- Mental health care
- Prescription medications
- Preventive care
- Medical Evacuation and Repatriation Services
- Worldwide coverage through BCBS Global Core

Please review the [UNC system student health plan comparison tool | 2025-2026](#) for more details!

5. Is it possible to waive the insurance requirement with alternative coverage?

A waiver request may be considered if one of the following conditions applies:

- a) A student is enrolled in another approved university-sponsored plan such as the Graduate Student Health Insurance Plans at NC State & UNC Chapel Hill
- b) Students holding F-1 or J-1 non-immigrant status that carry insurance through their sponsoring agency, government or program
- c) A student who needs to maintain insurance for their dependents allowing them to meet the insurance requirement with GeoBlue
- d) A student has an approved waiver for Fall 2025 with an insurance plan that covers them for the full 2025-2026 academic year and for which they have already paid their annual premium. *Please note: this will be considered for Spring 2026 only; International students will be expected to enroll in the UNC SHIP for Fall 2026.*

If you wish request, continue your waiver or have any additional waiver inquiries, please contact your Student Health Administrator at your school or call Student Blue at 888-351-8283 before the February 2nd, 2026 deadline.

6. Where can I access additional information or assistance?

- Student Blue Website: [Student Blue | Blue Cross NC](#)
- Campus Health Insurance Office: Contact your university's health services office
- Blue Cross NC Customer Service: 1-888-351-8283