**HOW TO CANCEL MIU STUDENT HEALTH INSURANCE**

This is to explain how to cancel your MIU Student Health Insurance and important tips on cancellation.

**WHAT TO SEND:** We must receive a clear and visible scanned copy of your company or private issued medical health insurance card, front and back, to cancel MIU student health insurance.

You must be enrolled with your employer health insurance to cancel your MIU health insurance. Please keep in mind that online versions of your medical card **that duplicate** your actual card **are acceptable** for submission. They must have adequate information to be acceptable.

**WHAT NOT TO SEND**: Please **do not send anything** besides a medical card. Other documentation will not be accepted and only delays response time. For example**, do not send** policy manuals, online print outs of information about your insurance, or other types of insurance (such as vision, dental, life insurance, car insurance, etc.) **This will not be accepted.**

**CANCELLATION SCHEDULE:** Once we have your proper verification, we will be able to submit your cancellation at the nearest cancellation date. We can cancel with the insurance company on a quarterly schedule. Enrollment/ cancellation information needs to be submitted to the insurance company before the insurance becomes active. Therefore, the deadline for cancellation is the 20th before an enrollment/cancellation month. For clarity, here is a schedule for cancellation:

**January 20th deadline** for a cancellation date of February 1 (coverage ends Jan. 31st)

**April 20th deadline** for a cancellation date of May 1 (coverage ends April 30th)

**July 20th deadline** for a cancellation date of August 1 (coverage ends July 31st)

**October 20th deadline** for a cancellation date of November 1 (coverage ends Oct. 31st)

**CANCELLATION CONFIRMATTION:** Please note you are **not officially cancelled** unless you receive a **cancellation confirmation** from us indicating that you will be cancelled with the effective date of your cancellation. You will be billed until the cancellation effective date that is provided to you in the written email confirmation.

**DEPENDENT CANCELLATION:** Dependents can be cancelled without proof of health insurance, but they must also follow the cancellation schedule above. Just send us a confirmation that you wish for your dependents to be cancelled at the next cancellation period.

**PLACEHOLDER FOR CANCELLATION:** If you have signed up with company health insurance and are **actively enrolled** but **have not yet received your medical card by the cancellation deadline**, there is a temporary option, called **Placeholder Option,** for cancellation to give you more time to cancel with your medical card. This option is **ONLY AVALAIBLE** from the 1st of the cancellation month (i.e., January, April, July, and October) to the cancellation deadline. This is a placeholder option that states you have actively enrolled in company insurance but may not receive your medical card by the cancellation date in time to cancel successfully. Contact [comprohealth@miu.edu](mailto:comprohealth@miu.edu) if you qualify for this option for more information. Again, this option is ONLY available for the last month of cancellation and there are rules and regulations you must follow with the option. This will be explained to you at the time you contact us if you qualify.

**OPT/STEM STUDENTS:** If you are an F-1 student on OPT or STEM, you can cancel without proof of other insurance. This is because you are considered graduated status, and graduates are not required to have university health insurance. Simply tell us that you are on OPT and we will check our records for verification.

**IMPORTANT TIPS ON CANCELLATION**

1. **KNOW YOUR ENROLLMENT WINDOW**! An enrollment window is the time frame you have to enroll in your company’s insurance. It is usually limited, anywhere from a few days to a month. It is important to be informed about this time frame so that if you want to opt for company insurance you can take advantage of it. You will also want to inquire when the next enrollment period will occur if you miss this initial enrollment window. Keep in mind that if you miss your enrollment window with your company, you may have to wait for a long period of time before you can enroll in your company insurance.
2. **IMPORTANT POINT ABOUT YOUR ENROLLMENT WINDOW:** If you miss your enrollment window, you must not communicate to your company that your MIU-coordinated health insurance is ending just to be enrolled on the company plan. In general, your MIU-coordinated health insurance does not end until you leave the program/or have a visa status change that affects enrollment. Otherwise, as a F1 student, you are automatically enrolled in MIU-coordinated health insurance. If you obtain company insurance by indicating that you do not have/or will not have MIU-coordinated health insurance, you are not only being unethical and dishonest, but you are breaking the law. You are committing insurance fraud. If prosecuted, this could jeopardize your ability to stay in the country, and by extension, your ability to continue in the program. So, this is very serious.

How do I avoid having any problems?

* Be alert to your enrollment windows when you take a position. If you miss it, you may have a hard time getting on company insurance when you want it. If you find yourself in this position, it is illegal to say that your MIU-coordinated health insurance is ending to obtain company insurance.
* Therefore, do not indicate to your company that your MIU-coordinated health insurance is ending. In this instance, you do have coverage with MIU-coordinated health insurance.

1. **OVERLAP IN COVERAGE**: In most cases, when transitioning from MIU-coordinated health insurance to company insurance, there will be an overlap in coverage. This is because you must sign up for company insurance first and wait for company insurance to issue the health insurance card in order to submit it for cancellation of MIU-coordinated health insurance. Therefore, you must have two policies for at least a short period of time. This also means that you must pay for two policies for a short period of time. Although students have been counseled in the past not to have two plans at the same time, we meant for long periods of time. The overlap for cancellation purposes is for a very short time frame and is not a problem. This is part of the normal procedure to cancel and most students who decide to go with company insurance must go through this procedure of having and paying for two plans for a short period of time.
2. **OPTING FOR COMPANY INSURANCE IS A COURTESY AND PRIVILEGE:** We consider it a courtesy and privilege to allow students the option of taking company insurance. We could enforce policy mandating that all students had to stay on MIU-coordinated health insurance. This would, in fact, reduce a great deal of workload for administration. However, we recognize that there are some very good company plans that may be more affordable for students. To take advantage of the long-term savings of switching to company insurance, **you must expect that paying for two plans for a period of time will be part of the process to cancel MIU-coordinated health insurance.**