**Abilene Christian University**

**Insurance Options for Students who are U.S. Citizens  
 with a permanent residence outside the U.S.**

It is very important to have health insurance while in the U.S. due to the high cost of health care. [Here](https://www.internationalstudentinsurance.com/explained/us-healthcare-system-video.php) is a video that helps explain how the U.S. healthcare system works.

There are many choices, from minimal coverage for emergencies only (and no preventative care), to more comprehensive health care coverage which would include preventative care and pregnancy.

Please note that the cheapest option is not always the best! Cheaper options will often have high deductibles you need to pay before you start to be covered by your insurance plan or low coverage limits which would not be sufficient in the case of a major incident or a longer stay in the U.S.

**Before purchasing any policy, we recommend you do the following:**

1) Read the coverage and exclusions carefully.

2) Compare the monthly cost, deductibles, co-pays and coverage limits

3) Check the network of providers and make sure there are providers in the Abilene area who would take your insurance policy.

4) Call the company with some questions to learn about their customer service.

5) Consider whether any pre-existing condition exclusion clauses would impact you.

Students may be eligible to purchase health insurance through the U.S. government exchange. Go to [Healthcare.gov](https://www.healthcare.gov/quick-guide/eligibility/) to check if you are eligible and view policies. These policies are comprehensive policies with fewer exclusions, but more expensive than travel policies and often very high deductibles.

Students who prefer more limited policies at lower price points may want to review some of the following policies geared for sojourners:

Lewermark [Insurance](https://choosemylo.com/lewer/health/health-insurance/quote#/)

International Student Insurance [Student Health Advantage](https://cdn.internationalstudentinsurance.com/pdfs/isi/brochures/pdf/student-health-advantage.pdf)

Visitor’s Coverage [Patriot Plus](https://www.visitorscoverage.com/travel/insurance-for-us-citizens-visiting-usa/)

[BETiNS](https://www.betins.com/Products/Educational/Individual.aspx) International Health and Travel Insurance

If you have comments or additions to this list, please contact Lucy Dawson at [lld09a@acu.edu](mailto:lld09a@acu.edu)

This document has been prepared as a resource for ACU students and is not an endorsement of the companies listed above. Students are responsible to review the companies and policies and enroll at their own risk.