How to Waive International Student Insurance

You must be enrolled in Fall 2021 classes before you can apply for a waiver.* The last day to submit a waiver application is September 7th, 2021.

1. Go to unt.myAHPcare.com
2. Click on “Opt-Out” at the top of the page
3. Read the criteria your alternative insurance needs to meet to be eligible for a waiver. If your alternative insurance meets these requirements, and you have the required documents listed in Section C of the “Opt-Out” page, continue to step 4.
4. Click on “International Students Click Here to Waive or Activate the Student Health Insurance Plan” (the blue box at the bottom of the page)
5. Sign in using your UNT Student ID number. The first time you sign in, your 8-digit date of birth (mmddyyyy) is your password.
6. Follow screen prompts

*Academic Health Plans (AHP) facilitates the waiver and activation process for UNT students. The Student Health and Wellness Center (SHWC) sends AHP a list of all enrolled international students. It may take several days for your information to be sent to AHP after you enroll in classes. If you are unable to log in following the instructions above, and it has been more than three business days since you enrolled in classes, contact the SHWC (940-369-5446).

Frequently Asked Questions

I waived my insurance last semester. Do I need to apply for a waiver again? Yes! You must apply for a waiver every fall and spring semester (spring and summer are waived together). You only need to apply for a waiver during the summer under certain circumstances. For example, if your first semester at UNT is a summer semester, you will need to apply for a summer waiver.

If I purchase insurance through HealthCare.gov, can I get a waiver? Your alternative insurance coverage must be provided by a U.S.-based employer. Travel plans and plans purchased through the healthcare marketplace (HealthCare.gov) do NOT meet the waiver requirements.

My tuition is due, but my waiver has not been approved yet. What should I do? AHP can take up to seven business days to process your waiver. If your tuition is due before your waiver is approved, you will receive a refund for the student insurance after you pay your tuition.

I am a Texas resident and pay resident tuition rates. Am I still required to waive the student insurance? Eligibility for in-state tuition does not necessarily mean that you are no longer required to have the international student insurance. All non-immigrant visa holders must apply for a waiver if they do not wish to enroll in the student health insurance plan. If your immigration status has changed and you are now a U.S. permanent resident (green card holder), please contact International Student and Scholar Services at internationaladvising@unt.edu.

I will be living outside the U.S. for the entire fall semester. Am I still required to have the student insurance? No. There is a “Special Note” section towards the bottom of the “Opt-Out” page of the AHP website. Within the note, click where it says “click here” in blue letters. This will take you to the Living Abroad Waiver Request Form. You need to sign and date this form and attach it to your waiver application. International students are not allowed to be in the U.S. without health insurance. If you return to the U.S. before January 6th, 2022, you will be required to purchase Continuation Insurance. You must be covered by insurance EVERY DAY that you are in the U.S. (as long as you are a current student at UNT).