

Health Insurance Waiver Requirements 2025-2026 Academic Year

In order to meet the insurance requirement, the student's current insurance plan must meet the following requirements:

1. Is in effect (or renewing) for the entire 2025-2026 academic year (August 1, 2025 – July 31, 2026);
2. Has no limitations, waiting periods, or exclusions on pre-existing conditions;
3. Has network doctors, specialists, hospitals, and other health care providers in the student's Geisinger College of Health Sciences campus area or where the student resides while attending Geisinger College of Health Sciences;
4. Has coverage for emergencies and non-emergency services such as diagnostic x-ray and lab, physical therapy, urgent care visits, ambulance services, preventative vaccine, and prescription drug coverage;
5. Has coverage for inpatient and outpatient hospitalization;
6. Has coverage for inpatient and outpatient counseling and mental health services;
7. Has coverage for recreational activities (excluding intercollegiate athletics);
8. Has coverage for maternity care (applies to female students);
9. Pays benefits worldwide for urgent and emergent care (Certain insurance and Medicaid plans (not from Pennsylvania) do not meet these standards and cannot be accepted. Students who have regional HMO insurance policies must request a guest membership or purchase a plan that allows the student to have coverage in the Geisinger College of Health Sciences area.); and
10. Has an unlimited maximum benefit per incident (ACA).