
Memo

To: To whom it may concern

From: Dale M. Licata

Norwegian students abroad: Insurance coverage USA

All Norwegian citizens receiving funding through the Norwegian State Educational Loan fund to study abroad in the USA have **mandatory membership in the National Insurance Scheme**. There is no charge for this insurance coverage. Students who are financing their studies through the State Educational Loan Fund, Norway (*Lånekassen*) will **automatically receive a confirmation that they are insured**. All other students must send a request to the International Section of the [Norwegian Labour and Welfare Administration](#) (*NAV internasjonalt*). Additional information on insurance is provided on "[Practical preparations before exchange](#)" ([Norwegian version](#)).

REIMBURSEMENTS/PAYMENTS/COVERAGE/DOCUMENTATION

The Norwegian Health Economics Administration (**HELFO**), a sub-ordinate institution directly linked to the **Norwegian Directorate of Health** provides information on entitlements, payments, reimbursements, coverage, and documentation requirements.

LINK: <https://www.helsenorge.no/en/health-rights-living-abroad/students-outside-the-eu-eea/>

INSURANCE REQUIREMENTS and COSTS IN THE U.S.A.

Insurance requirements for universities in the U.S.A. vary not only by state but may also vary within a state. Insurance costs can either be included in the program costs or billed separately. Costs may be as much as USD 900-1000 per semester and are **not** covered by the State Educational Loan Fund, Norway. In some cases, **not all**, you may have the option of waiving the university insurance. If so, you will need to document that you have purchased a policy that gives equivalent coverage and fulfills all the requirements set by the university.

In addition, all students should purchase **travel insurance**.

Sincerely yours,



Dale M. Licata, Student Exchange Coordinator USA

Address	Org. no. 974 767 880	Location	Fax	Contact person
NO-7491 Trondheim Norway	Phone: +47 59 5000 https://www.ntnu.edu/international	O.S. Bragstads plass 3 International Office	none	Dale Licata Phone: + 47 73597879 M:outgoing/insurance

All correspondence that is part of the case being processed is to be addressed to the relevant unit at NTNU, not to individuals. Please use our reference with all enquiries.