



Northern Academy Insurance Policy

All boarding students are required to have health insurance. This requirement helps ensure the safety and healthcare of students while they are away from their parents. If your child already has health insurance, please check whether your insurance provider is accepted locally.

Accepted American providers include:

- Medicare
- Medicaid
- Aetna
- Cigna
- Empire
- BCBS
- United Healthcare
- Healthfirst
- Fidelis Care
- NYSHIP
- MVP
- Tricare
- Humana

If your insurance is not accepted locally, or if your child does not currently have health insurance, please either:

- Apply for government-sponsored insurance, Child Health Plus, or
- Purchase a commercial health insurance plan

To apply for government-sponsored insurance, Child Health Plus, please email Health@northernacademy.org with the following information **after your child has obtained their F1 visa**:

- Student's full name and date of birth
- A parent's full name, date of birth, and email address

For families looking for a lower-cost insurance option, we recommend [ISOA](#).

Please note that if you choose an insurance plan with a deductible or copay, please make sure your child has enough cash or a credit card to cover any out-of-pocket medical expenses when needed.

The school does not have an official partnership with ISOA. Parents are responsible for carefully reviewing the insurance plan details and managing their child's insurance coverage independently.

Please note that, according to New York State regulations, school nurses may only provide first aid, care for minor injuries such as cuts, scrapes, and bruises, and refer sick students to parents or primary care physicians. School nurses are not permitted to provide medical treatment for illnesses based on personal judgment or parental instructions.