




How to be an insurance advocate

for your international students

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Presenter Introductions



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Agenda

01

**Insurance
Overview**

02

**Advocacy
Basics**

03

Discussion

Who Is Here?

- Which international population do you work with (F, J scholars, J students, both)?
- What is your current insurance plan setup (group plan or individual plan)?
- Who determines your insurance policies (ISSS office, health office, legal, other?)

Insurance Overview

So you don't have to feel like this >>>
anymore when you talk about
insurance!



Do all international students need insurance?

Healthcare costs in the US are very high, and insurance is an important part of keeping costs manageable for students.

But here are other important things to consider:

- F-1 students (and F-2 dependents) have no government-mandated insurance requirements - so these students will follow state or school requirements, if present.
- J-1 visa holders (and J-2 dependents) have minimum insurance requirements set by the US State Department.

Important Terms to Know

Deductible

The amount you must pay out of pocket before the insurance company will begin paying towards any covered expenses.

Co-Pay

A set fee for a specific visit that you must pay out of pocket before insurance will pay for your eligible expenses.

Coinsurance

A percentage of what the insurance will pay to cover your health care cost after any deductibles or co-pays have been paid.

Policy Maximum

The maximum amount an insurance company will pay for eligible expenses; might be per lifetime, per certificate period, or per illness/injury.

Premium

The actual cost of your insurance plan. The higher the premium, the higher the coverage.

“URC”

Usual, Reasonable and Customary is the average cost for a particular treatment in a geographic area.

The ACA Impact



What is the ACA?

Main features: unlimited maximum, no pre-existing condition exemption, preventative care and maternity.

Compliant vs. Comparable



The primary difference between these two plan types is where the claims are filed.



Requirements

Every school has to look at their student population and decide what makes the most sense and balance cost and benefits.

Cost Considerations



ACA compliant plans are typically very expensive and might have more coverage than the average student needs.

Other Options for International Students



ACA Comparable

These plans will have similar benefits to an ACA compliant plan but will be more affordable.

Student-Focused Plans



These plans have been developed with international students in mind, and allow you to custom build benefits to your population.



Major Medical Plans

Popular options for families who need longer, more comprehensive coverage. Typically they provide worldwide coverage - and some allow dependents to enroll on their own.

Travel Medical Insurance



Not to be confused with “travel insurance,” these plans can be good options for short term scholars, study abroad students, and dependents. Typically there is no student visa requirements to be eligible..

Waivers: How they Impact Your Students

Your Waiver Process Is Important

But here are other important things to consider:

- Make sure who can and cannot waive, think through your different populations.
- Determine what benefits you want your student population to have (and if you have J's make sure to include there requirements as well)

**What are
your
challenges?**





Advocacy Basics

The Basics of Advocacy



01

Knowledge

Take time to learn and gather information.



02

Preparation

Compile what you've learned and establish relationships.



03

Action

Have the hard conversations. Elevate student voices. Share your experience.

ADVOCACY - UNIVERSITY OF DENVER

- J-1 Scholar insurance - tried two models over three years
- Key players: risk management, SIO, departmental partners
- Future players: HR for benefited J-1 employees (i.e. post docs)
- F-1 student landscape - less control within ISSS (pros/cons)



Let's Talk!

Tell us your stories and share your
advocacy tips.



Thanks for joining us!

Leave us your business card for a free
resource on "Selecting and Managing
International Student Health Insurance."

