

Best Practices for International Student Insurance: Universities and Provider Perspective

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Presenters



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Agenda

1. What is a good insurance plan for students?
2. Ways to administer your international student insurance plan
3. HIPAA explained
4. J vs. F
5. Educating students and campus partners
6. Answering students' questions
7. Scenarios

What are you currently doing?

- Do you have a group health insurance plan in place?
- How many of you are happy with your insurance plan?
- What has been the biggest challenge when it comes to your school's health insurance policy?

What is a “good” insurance plan?

- Who are the parties at play?
 - Insurer
 - Third Party Administrator
 - Network
 - Assist Company
 - Agent
- How to ensure they are financial stable?
 - A.M. Best
 - Standard & Poors
 - Fitch
- Important features to investigate
 - Provider network
 - Customer service
 - Claims processing
 - 24/7 emergency assistance
 - Telemedicine
 - Telecounseling

Ways to administer insurance

- Group insurance plan
 - Required, no waiver
 - Required, small population can waive
 - Government sponsored
 - Parent's insurance plan
 - Employer insurance plan
 - Required, unless meet specific requirements
 - Typically need to meet specific benefit requirements
 - May need to fill out a paper or online waiver form
 - Voluntary
- Individual insurance plan
 - Require students to buy a specific plan
 - Require students to meet specific insurance requirements
 - Need to show proof of insurance coverage
 - Provide a list of options but no enforcement
- Do not provide or recommend insurance

What benefits matter?

The more comprehensive the plan, the greater the risk, the more expensive the plan tends to be

- What does “ACA” mean?
 - Caveats, what you need to know
- What benefits matter?
 - Overall Maximum (lifetime max/per injury or illness max)
 - Out-of-pocket Maximum (deductible, copay, coinsurance, exclusions)
 - Pre-existing conditions
 - Mental health
 - Wellness
 - Vaccines/Immunizations
 - Sports (intercollegiate, club or intramural)



Read the certificate plan wording. Start with the exclusions.



J-1 vs. F-1

Are students required to have insurance?

- J visa holders
 - Both J1 and J2 are required to have coverage that includes:
 - Medical benefits of at least \$100,000 per accident or illness;
 - Repatriation of remains in the amount of \$25,000;
 - Expenses associated with the medical evacuation of exchange visitors to his or her home country in the amount of \$50,000;
 - Deductibles not to exceed \$500 per accident or illness; and
 - A- or better rated carrier.
 - Regulations require termination for a J-1 EV who fails to maintain insurance
 - How do you comply with this requirement?
 - How does AT time complicate that?
- F and M visa holders
 - No federally required insurance minimums, up to the school to determine the requirement
 - Does your school require insurance?
 - What is your policy for students on OPT?

Know before you go!

Designing international education for students

- Opening the door early
 - University wants to ensure students have adequate coverage:
 - Pre-Arrival information
 - Flow chart of start to finish process
 - Understanding coverage requirements and the waiver criteria
 - Address all case scenarios (less is NOT more)
 - Partner with student health center in creating student resources
- Complexities and expense associated with health insurance in the US

Know before you go!

Designing international education for students

- Practice resource must:
 - Provide an overview of U.S healthcare system
 - Discuss insurance requirements for F & J visa categories
 - Describe health insurance options
 - Introduce factors related to Affordable care Act
- Key Advising Points:
 - Students & scholars should expect to be fully responsible for health insurance and health costs
 - Stress the importance of having health insurance with coverage effective as soon as possible after arrival
 - Describe health insurance options
 - Introduce factors related to Affordable care Act

Strategic campus partnership and education

- Training the Whole Campus to Support International Students & Scholars
 - Continuous collaboration & partnership with student health center
 - ISSS summit (academic advising & departments)
 - Identify campus stakeholders (must know partners)

Addressing common & uncommon questions

Free Video Resources



[US Healthcare Video](#)



[Drug & Alcohol Awareness Video](#)



[Emotional Wellness Video](#)

Check out the video library at:
<https://www.internationalstudentinsurance.com/explained/videos/>



Scenarios

- “I already have insurance from my home country.”
- DOS requirements vs. university insurance (Exchange Visitors)
- Advising a student who cannot pay their medical bills (i.e., major surgery/illness)
 - When a Student Asks You to Intervene
- FERPA/HIPAA Concerns
- Affordable Care Act Tax Issues

Thank you!