

HOW TO BE AN **Insurance Advocate**

For International Students



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INTERNATIONAL
STUDENT
INSURANCE

Insurance Overview

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



Do International Students **Need Insurance?**

Yes! 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.



The rules about non-immigrants being eligible for the US Healthcare Marketplace plans are unclear, and they are not eligible for the tax subsidy, making the plans quite expensive.



International students' insurance needs, healthcare needs, and budget are often quite different from the domestic population.



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.

Coinurance

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 lifetime maximum, no pre-existing condition exclusions, wellness/preventative care and maternity covered.



Requirements

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



Compliant vs. Comparable

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



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 coverage that is very close to ACA compliant 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 their requirements as well)
- Often times your broker or carrier can help you with the process, however it may be advisable to mandate coverage on a group plan to control for adverse selection.



The Basics of Advocacy



1.

Knowledge

Take time to learn and gather information.



2.

Preparation

Compile what you've learned and establish relationships.



3.

Action

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

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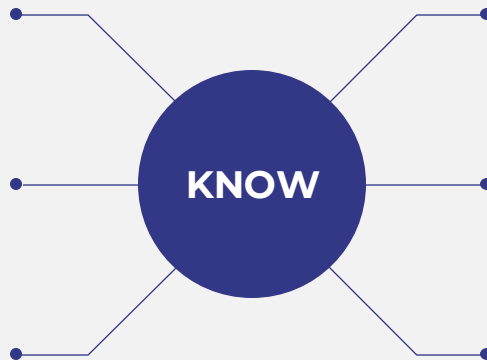


STEP 1: Knowledge

KNOW the government insurance requirements for different populations.

KNOW the populations you are serving and their unique needs.

KNOW the institutional insurance requirements for different populations.



KNOW the basics of your school's insurance plan (if they offer one) and the waiver requirements.

KNOW the history and culture of your institution in regards to health insurance for students.

KNOW who is making the decisions and the deadline for plan renewals.

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STEP 2: Preparation

- **Compile** your knowledge into useful, digestible data.
- Every time you have a conversation with a student who's been impacted by insurance policy, **write it down**. Ask them to email you the details. Keep track of the trends.
- **Focus groups** or surveys.
- **Collect data and information** from peer institutions, insurance companies, NAFSA listservs, and conferences.
- Meet with insurance brokers to **understand your students' options**.
- **Build relationships** with stakeholders and decision makers.
- Encourage **student involvement** and elevate student voices.
- Connect with **local health care providers** about their limitations regarding insurance.

Preparation

Campus Stakeholders

Fiscal Office, Bursar, Athletics, Campus Health Services, Student Affairs, Human Resources, University Housing

Compile

Current student needs (cost, athletic coverage, repatriation, access during OPT, dependents, graduate students, accessible health care on campus?), current policy limitations, local health care needs (if applicable), is current policy specific to international students.

Off Campus Contacts

Billing office of local doctor, urgent care, hospital, etc. Request review of sample policy to see if they will accept. Lower student out of pocket cost or time in submitting to insurance separately.

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STEP 3: Action

- This will look different depending on the level of advocacy - all of it matters!
- Present the **student and staff concerns** to stakeholders and decision makers.
- Present your **solution** to these concerns.
- Don't give up.

A NOTE ABOUT ADVOCACY AND ACTION:

It starts small. Not all advocacy has to end in a conversation with the decision makers. Sometimes, the conversations with the students are just as important and can be the first step to seeing change.



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LET'S TALK

**Tell us your stories
and share your
advocacy tips.**



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Thank You!

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