

“DO I
NEED
IT?”



INTERNATIONAL
STUDENT
INSURANCE



THE UNIVERSITY OF TEXAS
MD Anderson
~~Cancer Center~~
Making Cancer History®

**Real Life Stories (From Advisors &
Insurance Agents) for Advising on
Health Insurance**



INTERNATIONAL
STUDENT
INSURANCE

Your Presenters

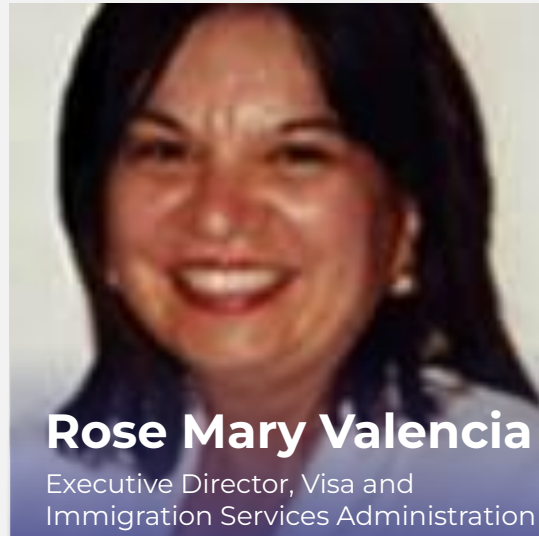


Leayah Williams

University Relations
Coordinator

Fun fact

In college, I participated in a group study on natural hair care, and now the products I helped review are being sold all over the world!



Rose Mary Valencia

Executive Director, Visa and
Immigration Services Administration

Fun fact

Was privileged to be appointed by Secretary Chertoff & Secretary Rice to serve on the Secure Borders Open Doors Committee after 9/11 tragedy



Rose Honegger

Associate Director of Global
Engagement

Fun fact

Highlight of my career:
Traveled to Japan as a recipient of the Fulbright IEA (International Educators Administrators) program.



INTERNATIONAL
STUDENT
INSURANCE

Why Are You Here?

What drew you to this session today?

What are you hoping to learn?



Read the Room

What size institution are you from?

- 0-1000
- 1001-3000
- 3001-5000
- 5001-10,000
- 10,001-15,000
- 15,000+

What size is your office?

- 1 person
- 2-3 people
- 4-5 people
- 6-10 people
- 10+ people

What's your current insurance process?

- SHIP (school health insurance plan)
- International student insurance group plan
- Required but student-selected
- J regulation requirements
- No requirements

The Agenda



Challenges of advising on insurance **06**

Real life stories **09**

What we learned **12**

Your stories **19**

Wrap up & takeaways **20**



INTERNATIONAL
STUDENT
INSURANCE

CHALLENGES

of Advising on Insurance & Healthcare



Basic Challenges

- ✓ **Insurance and medical care is:**
 - Personal
 - Complex
 - Abstract

- ✓ **Our healthcare system is:**
 - Complicated
 - Different from most other developed countries
 - Expensive

Insurance Distribution Challenges

Everyone on the same plan

- Getting institutional buy in and support
- Less direct advising means not always aware of student issues
- International student needs aren't necessarily addressed

International students can select their own plan

- Advising students on different plans, benefits, and carriers
- Responsibility is on students to provide accurate information

International students on a separate group plan

- Decision-making may fall to ISSS office
- Issues get "passed off" to ISSS advisors
- Knowledge expectation

No requirements

- Students may opt to not be insured at all or have minimal coverage
- Potential liability for the school



INTERNATIONAL
STUDENT
INSURANCE

REAL LIFE STORIES

of Insurance Advising

Advisor Story 1

Story Details:

F-1 student was riding her bike to the school campus and as she was turning the corner, a truck was also turning and hit the student throwing her off her bike and onto the concrete. Student was seriously injured requiring hospitalization for several months with several surgeries required. The only identification that the paramedics were able to locate to identify the student was half of her student badge with the school's name only.

The student's name was unreadable. The hospital used this information to contact the school to try to identify the student. Fortunately the school was able to assist with identifying the student. Needless to say the financial cost for the hospital stay and surgeries, expenses related to the rehabilitation center, and cost to fly the student home were significant.

Advisor Story 1

Actions taken:

Once the identity of the student was known and the fact that the student was on an F-1 visa sponsored by the school, all administrative offices were immediately contacted to determine who would notify the family members since English was not the first language of the family; identifying what resources might be needed to assist a family member to enter the U.S. to be with the student; if the student had insurance to cover the hospital expenses and potential rehabilitation expenses as well as the expenses to return the student to the home country if needed.

Advisor Story 1

What We Learned:

1. Students must have insurance at all times during their stay in the U.S.
2. Which administrative offices are responsible for what actions
3. How to communicate with family members abroad who do not speak English and what words to use when notifying family members
4. What expenses the institution may be requested to assist with and what financial resources would be used

Advisor Story 2

Story Details:

Dr. Carlos Santos, a 34-year-old postdoctoral researcher from Brazil, arrived in the U.S. under a J-1 visa to work in a marine biology research lab at our university. As part of his pre-existing health condition, Carlos has dealt with gout for several years and manages it with periodic medication prescribed by his physician back home.

After a few weeks in the U.S., Carlos begins experiencing a severe gout flare-up that affects his ability to walk and work. Wanting to resume his medication, he visits a nearby primary care clinic. Because he needs a U.S. prescription, the doctor requires a full evaluation, including blood work, urinalysis, and a metabolic panel to verify his condition and check liver and kidney function before prescribing gout medication.

Carlos agrees, assuming his J-1 visa insurance (provided through a low-cost insurance plan for J-1 exchange visitors) will cover the tests. However, several weeks later, he receives a bill totaling over \$1,200 for the visit and lab work — much of which was either out-of-network or not covered under his limited insurance plan. Shocked by the cost, Carlos contacts the clinic, only to be told that as a non-resident with basic international insurance, he is responsible for the charges. Attempts to negotiate the bill result in a small reduction, but he still owes over \$900. On a modest stipend and with limited financial support, this unplanned expense causes significant stress and financial strain.



Advisor Story 2

Actions taken:

1. **Contacted the University's International Office** — Explain the situation in **detail** — including the bill, the limited coverage, and the impact on his ability to continue research.
2. **Review and Appeal with the Insurance Provider** — Request a **detailed Explanation of Benefits (EOB)** showing what was covered, denied, or out-of-network.
3. **Negotiate with the Clinic and Laboratory** — Offer to **set up a payment plan** (many will accept small monthly payments, even \$25–\$50).
4. **Adjust Future Health Coverage** — If staying longer in the U.S., Dr. Santos should consider **upgrading his J-1 health insurance** to a more comprehensive plan that:
 - Covers **outpatient visits and prescriptions**.
 - Provides **better in-network access**

Advisor Story 2

What We Learned:

- Many J-1 visa insurance plans meet minimum federal requirements but may offer very limited coverage for routine care or diagnostics.
- Lab tests and even simple procedures can be extraordinarily expensive without comprehensive insurance or negotiated rates.
- Understanding what your insurance covers — and what it doesn't — is critical before scheduling tests or visits.
- International scholars should proactively explore supplemental insurance or university resources that might offer negotiated pricing or financial assistance for medical services.



Insurance Agent Story

Story Details:

A student named Lisa, from China, is studying in the U.S. for her master's program. One evening, while playing intramural basketball, she sprained her ankle badly and couldn't walk. Since the school does not mandate insurance for athletic students, Lisa didn't have coverage. Her roommate took her to the nearest urgent care clinic for treatment.



What Happens Without Insurance:

- The urgent care visit costs \$250–\$400 just for the doctor.
- An X-ray adds another \$200–\$500.
- The ankle brace and crutches cost about \$150.
- If a follow-up visit is needed, that could add \$200+ more.
- Total: \$600–\$1,200 out of pocket — due at the time of service.

Insurance Agent Story

Actions taken:

1. Educate on short-term or travel medical plans
2. Assist with potential retroactive or emergency enrollment
3. Provide guidance on future coverage to avoid large out-of-pocket expenses
4. Offer assistance with claims

Insurance Agent Story

What We Learned:

For an international student living on a budget, this unexpected cost is overwhelming.

- ❖ Unexpected injuries can happen anytime
- ❖ Insurance is critical, even if not mandated
- ❖ Emergency preparedness matters
 - Understanding plan options helps students make informed decisions
 - Students without a plan must be aware of the significant financial burden of seeking care uninsured



INTERNATIONAL
STUDENT
INSURANCE

YOUR STORIES & LESSONS

on Insurance Advising



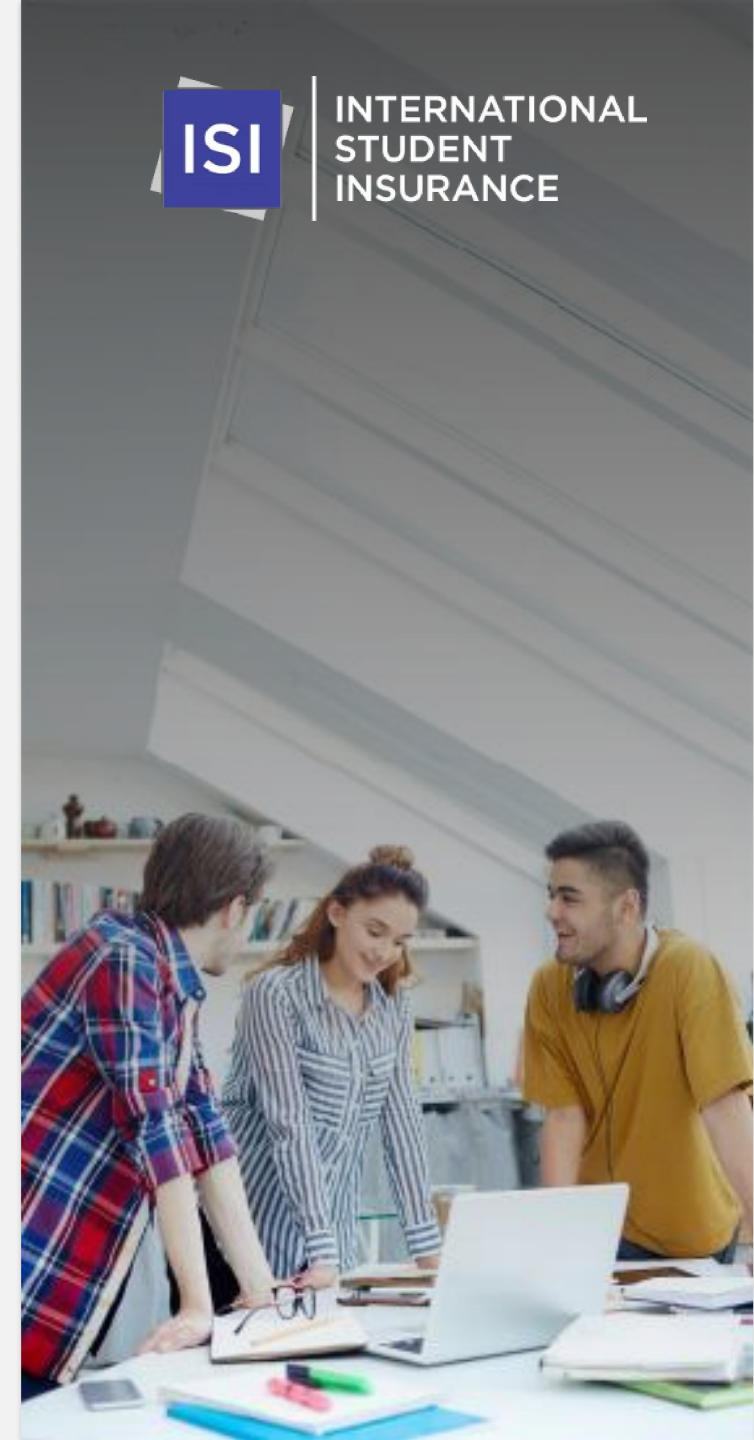
WRAP UP/ TAKEAWAYS



INTERNATIONAL
STUDENT
INSURANCE

Insurance Advising Resources

- ✓ **Your insurance person on campus (do you have one?)**
- ✓ **Your insurance broker**
- ✓ **ISI's US Healthcare video**
- ✓ **ISI Insurance Explained library**
- ✓ **Each other!**
 - NAFSA Network
 - Exchange business cards
 - Give us your business cards





INTERNATIONAL
STUDENT
INSURANCE

QUESTIONS?