



INTERNATIONAL  
STUDENT  
INSURANCE

# **“DO I NEED IT?”**

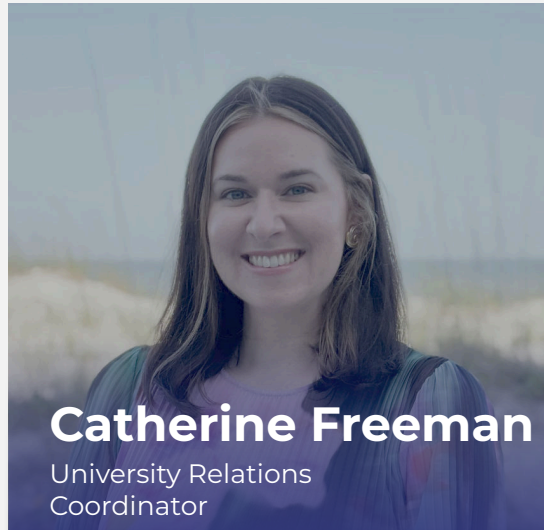
**”**

**Real life stories (from advisors & insurance agents) for advising on health insurance**



INTERNATIONAL  
STUDENT  
INSURANCE

# Your Presenters



**Catherine Freeman**

University Relations  
Coordinator

## Fun fact

As a student, Catherine studied abroad in Ghana and England!



**Rebecca Bahan**

Director of International  
Services

## Fun fact

Rebecca lived in a palace (turned living and learning environment) when she worked in Scotland.



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 office
- 2-3 people
- 4-5 people
- 6-10
- 10+

## 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



# What is your institution's student insurance set-up?

# The Agenda



Challenges of advising on insurance **06**

Real life stories **09**

What we learned **12**

Your stories **19**

Wrap up & takeaways **20**



# **CHALLENGES**

**of advising on insurance  
& healthcare**



**International student insurance plans will cover anything, even that random cough in the middle of the night.**





# Basic Challenges

- ✓ **Insurance and medical care is:**
  - Personal
  - Complex
  - Abstract
  
- ✓ **Our healthcare system is:**
  - Complicated
  - Different from most other developed countries
  - Expensive



**When you hear the word "insurance,"  
what's the first thing that comes to  
mind?**

# 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
- Onus 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:

**Amira, a 21-year-old student from Morocco, realizes she is pregnant before enrolling in the school health insurance plan.**

Her student health insurance was not scheduled to start until the first day of classes, and even once it became active, it excluded pregnancy as a pre-existing condition. Amira felt anxious and overwhelmed, unsure of where to find care, how she would pay for it, and what this might mean for her visa status.

# Advisor Story 1

## **Actions taken:**

- Provide confidential emotional support
- Explain insurance limitations clearly
- Refer to campus health & counseling services
- Connect with local clinics/community resources

With her advisor's guidance, Amira accessed affordable prenatal care through a community clinic, adjusted her course load to continue her studies, and built a support network on and off campus.

# Advisor Story 1

## What we learned:

- Be aware of the benefits and exclusions of your school's insurance plan
- Advocate for the specific needs of international students when reviewing insurance plan options
- Familiarize yourself with community and campus resources
- Effectively communicate the importance of students' understanding of their health insurance plan

# Advisor Story 2

## **Story Details:**

**Geoffry, a graduate international student from India, allowed his insurance coverage to lapse.**

Geoffry stayed in the USA over summer break. He purchased insurance by semester and failed to purchase insurance in summer. Unfortunately, he was in a minor accident involving an electric scooter.. Out of an abundance of caution, he was taken to the hospital where he was given a cast for a broken arm. He was uninsured at the time.



# Advisor Story 2

## **Actions taken:**

1. The student met with his international advisor and presented hospital bills.
2. The advisor learned that the student was uninsured at the time of the accident so referred to Student Health Center advocate who contacted the hospital to negotiate fees.
3. Student was set up on a payment plan, but still owed thousands of dollars out of pocket costs.

# Advisor Story 2

## **What we learned:**

1. Require insurance in the summer, even if a student is not enrolled but staying in country.

# Insurance Agent Story 3

## Story Details:

**Miguel, a 22 year-old F-1 student from Portugal, tears a ligament in his leg while playing on his university's soccer team.**

Miguel's insurance provides coverage for sports injuries, and he's also covered by an excess policy through Athletics. He has surgery and physical therapy, then returns to his home country for summer. Miguel learns his insurance company did not cover his PT visits because they say he has "existing insurance". He receives a bill from his provider, which he believes should be covered by his insurance. Miguel has a difficult time trying to navigate the situation while back in his home country, and the bill notices become more urgent.

# Insurance Agent Story 3

## **Actions taken:**

- Received authorization from student to discuss claims with insurance company
- Provided proof of excess coverage to insurance company so claims could be re-processed
- Instructed student on what information to give his provider
- Followed up with advisor and student to confirm claims processing

Miguel's insurance company was able to process his claims correctly and pay his provider. Miguel confirmed that he no longer had a balance on his provider billing account.

# Insurance Agent Story 3

## What we learned:

- Students should be familiar with the claims process for their insurance plan, including processing times
- Know who the Athletics insurance contact is on your campus, and where to find any policy information
- Processing mistakes can happen, but they are not cause for panic
- Your insurance broker/agent is here to help, and it's never too soon to reach out



INTERNATIONAL  
STUDENT  
INSURANCE

# **YOUR STORIES & LESSONS**

**of insurance advising**

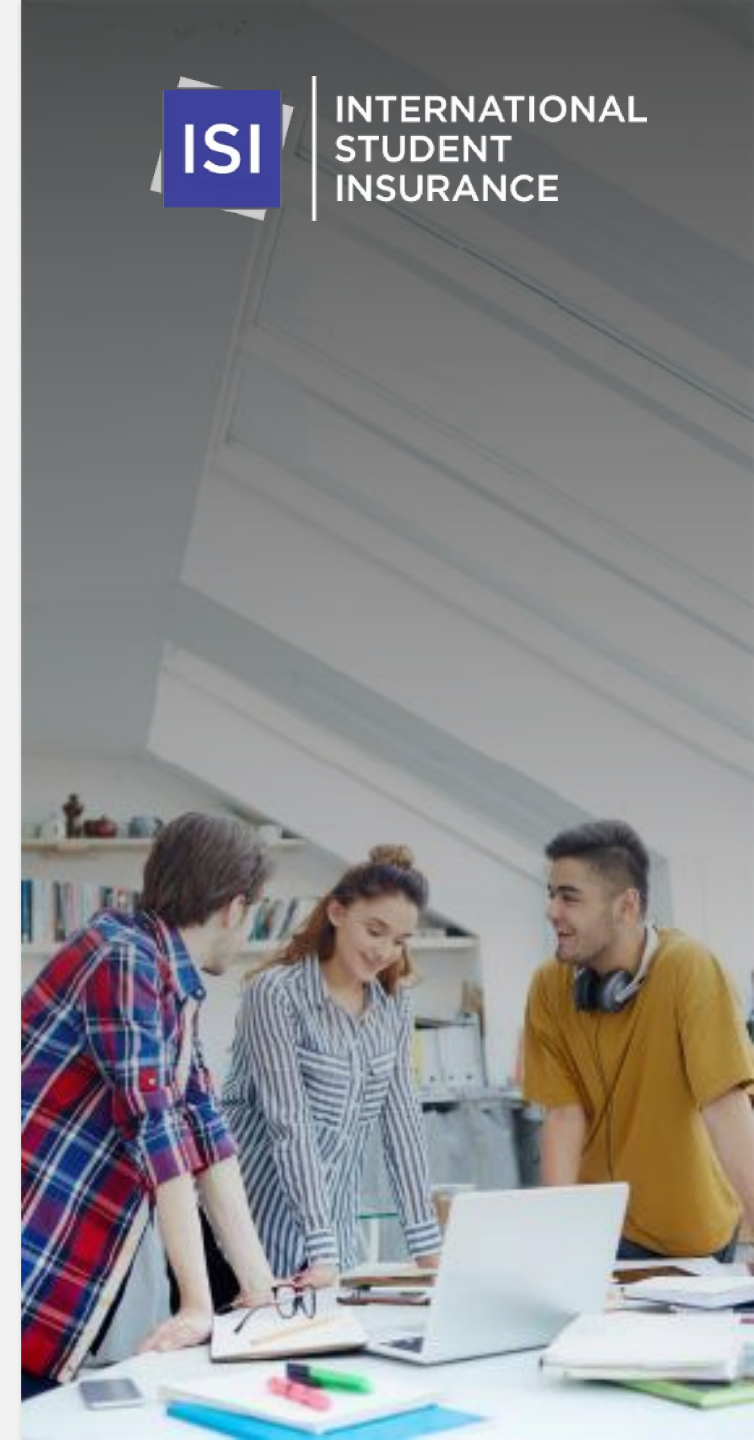


INTERNATIONAL  
STUDENT  
INSURANCE

# **WRAP UP/ TAKEAWAYS**

# 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?



INTERNATIONAL  
STUDENT  
INSURANCE

**THANKS FOR COMING!**

**BEFORE YOU GO, PLEASE  
COMPLETE THIS SESSION  
EVALUATION, OR SAVE THE  
LINK FOR LATER:**

**<https://bit.ly/nafsasessioneval>**

