



INTERNATIONAL
STUDENT
INSURANCE

“DO I NEED IT?”

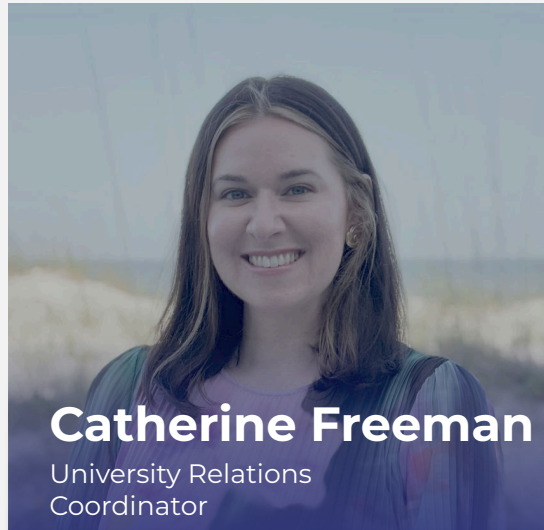
”

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



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Your Presenters



Catherine Freeman

University Relations
Coordinator

Fun fact

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



Vanessa Lanning

Director of International
Student Success

Fun fact

Lorem Ipsum is simply dummy text of the printing and typesetting industry.



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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

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**



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
- 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



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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 a health insurance plan.

Her 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 insurance plans
- If considering a school plan/have a school 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:

Mateo, an 18-year-old student from Argentina, is involved in a car accident.

He was a passenger in the car. He and his friend were fine overall but spent some time in the hospital for monitoring. The other driver involved did not have car insurance, and Mateo did not have health insurance. He gets a bill for his time in the hospital as well as the ambulance ride. He now has to choose between paying his tuition, his room and board, and the medical bills.

Advisor Story 2

Actions taken:

- Discuss campus and community resources to ease financial burden
- Explain ways to engage with the hospital to negotiate a payment plan
- Avoid shaming the student but also explain the ways in which health insurance would have been beneficial

With these resources, Mateo was able to find a way to balance all of his financial responsibilities. While he wasn't able to fully pay off his tuition that semester, he was able to keep the bill low enough to register for the next semester and eventually catch up.

Advisor Story 2

What we learned:

- Health insurance isn't just needed for routine health needs
- Remind students that while they may be young and feel healthy, unexpected medical costs can still impact their ability to be successful
- Familiarize yourself with community and campus resources
- Gather a list of campus and community resources BEFORE an event like this occurs

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



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YOUR STORIES & LESSONS

of insurance advising



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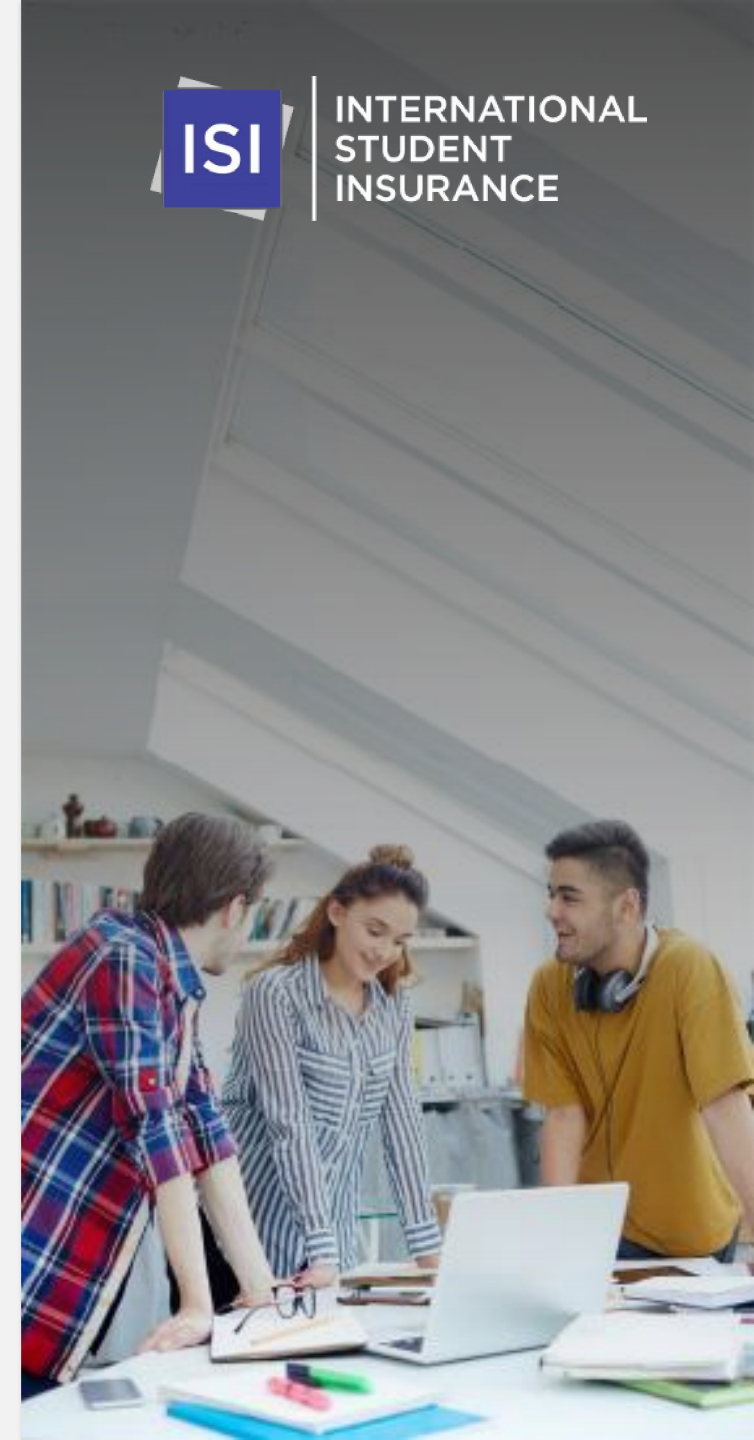
WRAP UP/ TAKEAWAYS



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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





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QUESTIONS?



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THANKS FOR COMING!

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

<https://bit.ly/nafsasessioneval>

