



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

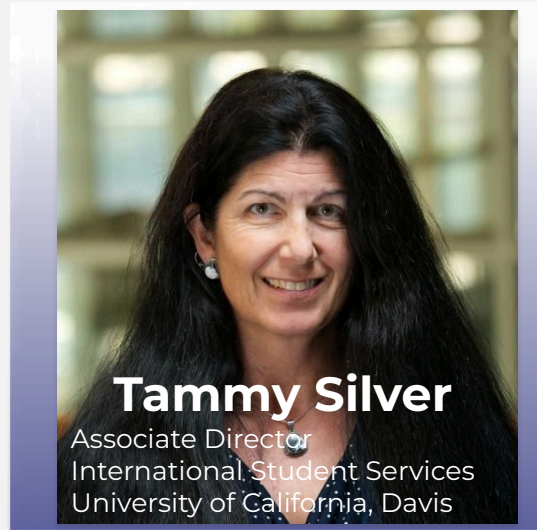


**Leayah Williams**

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!



**Tammy Silver**

Associate Director  
International Student Services  
University of California, Davis

## Fun fact

After college I had a hard time finding a job I wanted, so for 6 months I was a boll weevil trapper for the USDA



**Heidi Weiss-Krumm**

PDSO/Director of International  
Student Services- La Sierra University

## Fun fact

I studied abroad in two different countries.



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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 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





# **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
- It's on the students to know accurate information about the plan

## **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**

# Lily's Story

## Story Details:

**Lily, a 35-year-old piano performance student from China, is diagnosed with uterine cancer during COVID. She is scared and alone. Everyone is on lockdown and she cannot go home.**

Lily has student health insurance but she is worried that if she goes on medical leave her insurance will not cover her surgery, treatment, or care.

# Lily's Story

## **Actions taken:**

- ❖ Counsel student on care.
- ❖ Explain insurance limitations clearly
- ❖ Refer to campus health & counseling services
- ❖ Speak to Lily's family
- ❖ Speak with her professors and a select few administrators with Lily's permission
- ❖ With her academic advisor, Lily was able to continue her piano studies and take full-time classes. Lily found a great medical team she supported her cancer journey.

# Lily's Story

## What We Learned:

- ❖ Cancer can happen at any age.
- ❖ Creating a small university team to check-in (phone and personal visits) with Lily was a way to keep in touch and anticipate her needs (Wellness Center, Student Life, Program Professors, Provost/President).
- ❖ COVID stopped travel from U.S. to China and team had to make alternative plans.
- ❖ Speaking with ISI and explaining the travel situation, her needed care, and best practices brought some peace to a horrible situation.
- ❖ When airlines began running between China and U.S., Lily's mother was able to come and care for Lily.
- ❖ Taking classes helped distract Lily from her cancer care (surgeries, treatments, etc,) and she relied on her professors to keep her centered on reaching her personal and professional goals.



# Cassie's Story

## Story Details:

**Cassie, a 22-year-old international student from South Korea,** came down with pneumonia midway through her semester. What started as a bad cough quickly turned serious, and she had to be admitted to the hospital for three nights of treatment, IV antibiotics, and monitoring.

The bills piled up quickly—hospital stay, lab tests, medication, and follow-up care totaled over \$12,000. At first, Cassie was overwhelmed by the paperwork, confusing medical terms, and multiple bills from different providers.

# Cassie's Story

## **Actions taken:**

- ❖ Explained her benefits in simple terms
- ❖ Helped her submit claims correctly
- ❖ Assisted her in contacting the hospital's billing department to ensure everything was processed in-network
- ❖ She learned that her plan covered most of the cost, leaving Cassie to only pay her plan's coinsurance and deductible costs

# Cassie's Story

## What We Learned:

- ❖ Even common illnesses can turn into expensive hospital stays
- ❖ Insurance provides financial protection against high medical costs
- ❖ Agents can help guide students through the healthcare system, including understand the plans they have and how they can work for them
- ❖ With support, students can focus on recovery instead of worrying about debt

# Mina's Story

## Story Details:

**Mina was an international graduate student from Morocco who had been managing brain cancer for some time** with RCLs and support from her graduate program coordinators, faculty advisors, and SISS staff.

One day at an open market with a friend, she seizure and was hospitalized. It became clear that she wasn't going to live. She had received a waiver to the institution's health insurance because she had her own that was comparable.



# Mina's Story

## **Actions taken:**

- ❖ Worked with roommate to obtain health insurance information [from Morocco]
- ❖ Found first language support to video call [prior to the Zoom-boom] with family who were repeatedly denied visas, even with details from hospital regarding her condition
- ❖ Contacted only relative nearby – a half brother in Canada who spoke only French
- ❖ Negotiated with a local downtown hotel to provide free accommodations for the family member
- ❖ Picked up family member from airport and delivered him to hotel, assisted with rental car

# Mina's Story

## **Actions taken:**

- ❖ Worked with campus travel security manager to arrange & health insurance overseas to arrange for air evacuation
- ❖ Identified a local Imam who could coordinate the ritual body washing and provide an Islamic funeral service if the student passed prior to being evacuated
- ❖ Identified campus partners to help pack up student's personal effects from apartment
- ❖ Arranged counseling for best friend and roommates

# Mina's Story

## End Result:

- ❖ The student was able to be air evacuated and her half-brother flew with her to Morocco. Unfortunately, she passed over Lisbon. However, the family was grateful to have their daughter home where they could participate in the funeral service

# Mina's Story

## What We Learned:

- ❖ The death of a student can not be managed by one or two people
- ❖ The University developed a Postvention Committee that helps manage student deaths
- ❖ The Committee's structure was modeled after the NAFSA Regional Team model
- ❖ It is critical to understand the benefits of campus insurance and what campus will accept outside of their insurance provider

# Mina's Story

## **The Committee Facilitates:**

- ❖ Obtaining the certificate of death for verification
- ❖ Appropriately and discretely communicating the death
- ❖ Identifying whether the student is eligible for a posthumous degree
- ❖ Identifying clubs and activities the student participated in
- ❖ Coordinating a sympathy letter and flowers to the family from Student Affairs
- ❖ Providing visa assistance to international families, if necessary
- ❖ Ending each meeting with a compassion hold, led by a campus counselor



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# **YOUR STORIES & LESSONS**

**of insurance advising**



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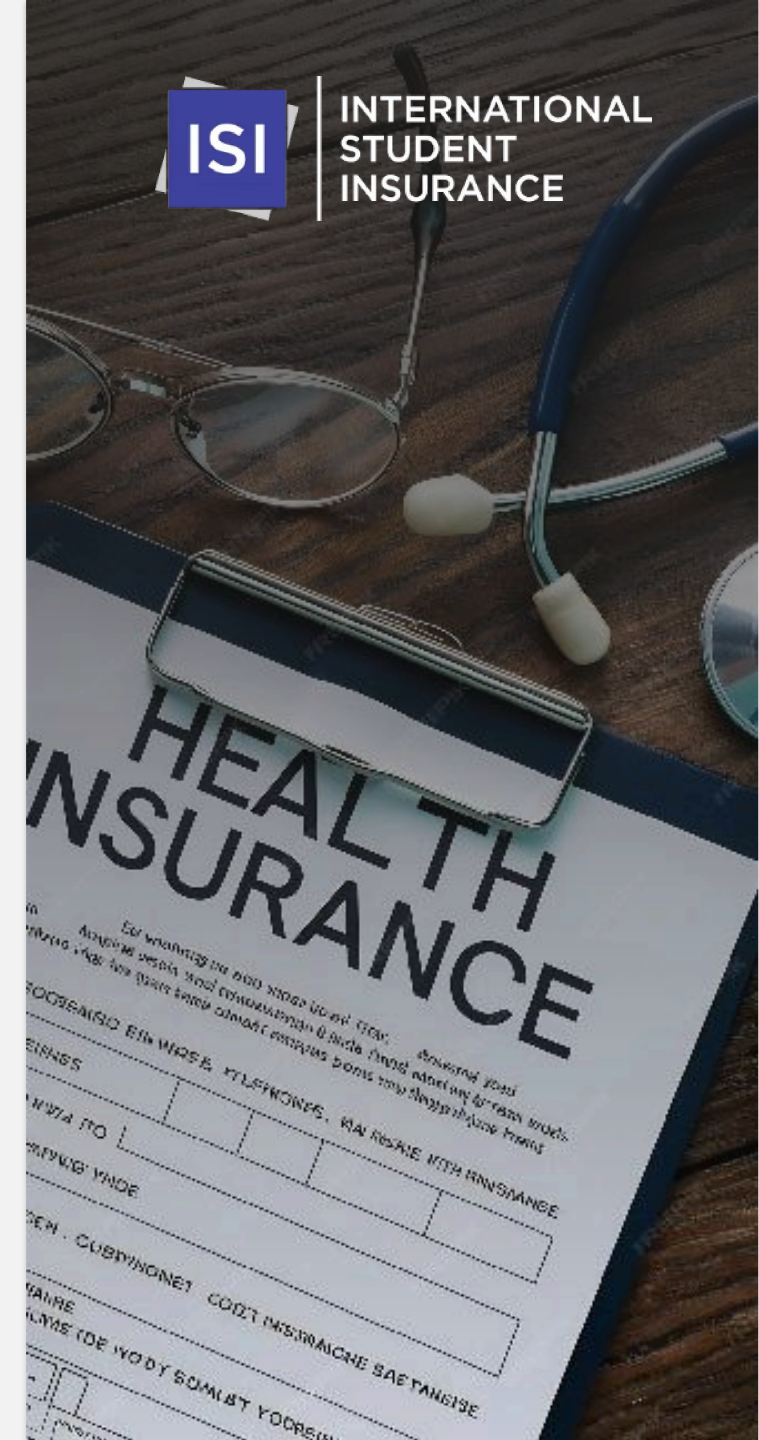
# **WRAP UP/ TAKEAWAYS**



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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?