

Health Insurance for International Students and Scholars and Their Dependents

Background

Over 420,000 students and 62,000 scholars from other countries are currently enrolled at U.S. colleges and universities, representing about one-third of the total number of students worldwide who seek postsecondary education outside of their own countries. Both NAFSA: Association of International Educators (NAFSA) and the American College Health Association (ACHA) believe that the exchange of students and scholars is an important force for fostering international understanding. International educational exchange directly benefits the United States and the 204 countries from which students and scholars come to study in our colleges and universities.

For international students and scholars, as for all students and scholars, good health is essential for achieving educational objectives and assuring the quality of the educational and cultural experience. In this era of rapidly changing patterns of health care financing and delivery, meeting the special needs of international students, scholars, and their accompanying spouses and children is crucial in order to reduce financial risk for the student and the institution. In general, international students and scholars may have limited understanding of the privately based U.S. health care system and its related direct costs to the individual. International students, scholars, and their families arrive with varied sets of beliefs, customs, and expectations about health care. Their presentation of illness and disease may be different from that of domestic students, and they often differ in their utilization of health care systems. International students and scholars confront a health care system in the United States which is in a period of rapid change and offers an increasingly confusing array of provider organizations. Costs continue to be burdensome.

Every educational institution enrolling foreign students or scholars should ensure that culturally appropriate, accessible, and affordable health care is available to students, scholars, and their accompanying dependents. To meet this responsibility, we suggest a partnership among students, scholars, their sponsors, international student advisers, and college and university or community health providers. ACHA and NAFSA collaborate to provide information and guidance related to the issue of

health care for international students and scholars. Desired outcomes of this effort are to:

- help international students and scholars make informed decisions about the U.S. health care delivery system and to better understand their participation in appropriate health insurance programs;
- reduce the health-related financial risks faced by international students, scholars, their sponsors, and educational institutions;
- increase awareness and sensitivity among health care providers in the United States to the special health needs of international students and scholars; and
- promote cooperative working relationships among international students and scholars, college health personnel, and international education exchange professionals;

More than 31 years ago, NAFSA assumed the responsibility of identifying insurance plans specifically designed for international students, scholars, and dependents. NAFSA currently endorses several master policies which offer such coverage nationally and appoints an insurance advisory committee to review the policies annually and disseminate information on insurance coverage for international students and scholars. The insurance advisory committee educates NAFSA members and the insurance providers about insurance issues in international exchange.

Recommendations

1. We recommend that each institution create a task group consisting of students, scholars, health services staff, the international student adviser, and institutional administrators. The task group should be charged with:
 - a. determining appropriate minimal standards of insurance coverage for health care costs and services;
 - b. ensuring institution and student/scholar compliance with federal regulations governing

- insurance coverage for non-immigrant students and exchange visitors;
- c. addressing problems related to health care expenses and insurance coverage;
 - d. identifying on-campus and off-campus health resources; and
 - e. reviewing and making recommendations for appropriate health education and health promotion programs for students, scholars, and dependents.
2. Effective planning includes the provision of broad-based insurance coverage for international students, scholars, and their dependents. Seeking a balance between adequate coverage and premium cost will provide reasonable security without overburdening students' and scholars' financial resources. The task group, with particular input from student health, counseling, and international services, can determine appropriate minimal standards of coverage, taking into consideration the particular needs of the international population and the health care resources of the institution and the local community. The institution, under the task group leadership, may then ensure that coverage equal to the established standards is available.
 3. Every international student and scholar needs the following information about medical insurance programs, preferably prior to home-country departure:
 - a. an explanation of medical insurance policies available, again emphasizing costs and individual financial responsibility in the U.S. health care system;
 - b. an explanation of any campus medical insurance requirements for foreign students and dependents and the step-by-step procedures involved in meeting the requirements; and
 - c. an explanation to J-1 exchange visitors and dependents of the federal requirements for insurance coverage and the procedures established to meet those requirements.
 4. We recommend an organized program of pre-departure information for international students, scholars, and their accompanying dependents, to explain services and costs for medical care in the United States. It is important that they understand

in advance of arrival what out-of-pocket expenses they may incur so that they are financially prepared to meet such expenses. International students, scholars, and their dependents are usually ineligible for most social welfare benefits in this country. Perinatal care and treatment for catastrophic illnesses and injuries are only two examples of conditions which regularly lead to serious financial hardship for students, institutions, and community health facilities.

5. In order to use college and university health care facilities effectively, international students and scholars need the following information:
 - a. a description of on-campus student health services;
 - b. an explanation of the student health fee (if applicable) and what it covers;
 - c. an explanation of on-campus student health services which are not covered by student health fees (e.g., laboratory, x-ray, pharmacy, etc.) and the costs of those services; and
 - d. a description of campus and community health resources for accompanying dependents, including their costs.

Summary

The high cost of health care in the United States presents serious financial risks for international students, scholars, and their accompanying dependents, particularly those who are not adequately covered by college and university health services or comprehensive medical insurance. When underinsured, this population presents a high risk to health delivery agencies as well.

Therefore it is critical that institutions require adequate health insurance for all students, scholars, and accompanying dependents and determine appropriate minimal standards of coverage in order to reduce the damaging direct costs. Each higher educational community is responsible for supporting a vigorous program of education for all concerned parties about (1) the realities of the U.S. health care system and its costs, stressing individual financial responsibility, and (2) the cross-cultural dimensions of health care.

For a list of resources on health care, contact the NAFSA Field Service HealthLink Program and ACHA.



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