



## WHY SCHOOLS SHOULD PROVIDE INTERNATIONAL STUDENTS WITH **GROUP HEALTH INSURANCE COVERAGE**

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The education system is more diverse than ever before, hosting students from every background and walk of life. Sometimes a student will be attending an institution right in their backyard. For an international student, however, it might be halfway across the globe. Domestic and international students share the same passion for learning and self-improvement, but have many differing needs—especially when it comes to healthcare coverage.

Evaluating health insurance for students in the United States (US) is a more complicated task than ever before, but it remains just as essential. American insurance laws and regulations are chaotic and it doesn't look like it is going to settle down anytime soon. In today's environment, US employers as well as individual consumers are struggling to navigate the healthcare system effectively. Now just imagine how

intricate the evaluation process to find health insurance is for international students studying in the US! While a domestic student can readily purchase insurance through multiple avenues (i.e. parent plans, healthcare.gov plans, employer plans, etc.), international students face a number of unique challenges when it comes to securing coverage. In addition to adjusting to life in a new country and acclimatizing to a new culture, the medical system in America differs significantly from the rest of the world. This can create a great deal of worry and stress for an international student, while posing complex problems and risks for an institution.

International students are most likely accustomed to government provided healthcare with little to no out-of-pocket costs to the student—a far cry from the US healthcare system. Insurance terminology is also a hurdle for international students to

overcome; for example, when an American says Medicare, they are referring to the system built to cover US citizens over 65 years old. When an Australian says Medicare, they are referring to their universal healthcare system, which provides primary care to all Australians, regardless of age.

It's clear that the insurance needs for international and domestic students are quite different. That's why it makes sense for schools to offer separate group plans. Providing a plan that is customized for international students is beneficial to the institution and students. This approach streamlines the insurance process for a school, as well as ensures that each group of students has access to a plan that's tailored to their own specific needs.

The best way for schools to protect their investment in international education is to procure a distinctive health insurance plan on behalf of their international students.

## A HIGHER STANDARD OF HEALTH

Health matters. In fact, it matters the most. Maybe you've been accepted to the school of your dreams, but what use is it if you're too ill (or too stressed out about getting sick or hurt) to reap the benefits of your education? International students have myriad responsibilities to focus on including their studies, social life, and finances—there is so much more on their minds than just staying healthy or finding the right insurance. There are many challenges an international student studying in the US has to contend with; health insurance shouldn't be one of them.

Providing international students with their own customized health insurance is the best way to protect their wellbeing and serve their diverse needs. Per the IRS, international students on a student visa are exempt from the Affordable Care Act's (ACA) individual mandate for a five-year period. What does this mean for schools? It means that educational institutions can take advantage of ACA-Exempt

plans that are specifically designed to serve the unique needs of international students.

There are other special considerations for international students that do not apply to domestic students in any way. Examples of the specific needs of international students include the need for language translation services, extended coverage if they arrive before school starts or stay after school ends, emergency medical evacuation and medical repatriation, as well as in the most tragic scenario, repatriation of mortal remains.

International students may also not be aware of when and how to access emergency care. If they are not properly informed, they may end up with a huge medical bill or even scarier, gravely injured or ill because they don't seek the right care at the right time. An insurance policy designed for an international student is built for these types of scenarios.



### RECAP

A separate policy for international students offers the right mix of protection and cost containment

Given the exemption from the ACA's individual mandate, schools can fine-tune plans to cater to international students' specific needs

International students are not required to carry the complicated coverage required for domestic students and US citizens

Coverage provided for US domestic students does not address the needs of international students, often lacking key provisions like emergency evacuation and repatriation services

## INCREASED STABILITY

Stability is highly coveted—particularly when it comes to cost. With health insurance premiums on the rise, everyone is trying to manage as best as they can, especially schools seeking inexpensive but also adequate health coverage for their students.

However, it would be a mistake to think that you are risking stability by providing a separate plan for international students. It's actually quite the opposite.

Did you know that compared to other US groups, international students covered on ACA-Exempt plans will experience a lower

than average rate and provide a stable cost for both the group and the school? This is in large part due to the ACA-Exempt model being able to cut out unnecessary costly coverage while adding in the key provisions addressed earlier.

While benefiting both schools and students in many ways, lower and more stable rates significantly aid in the recruiting and retention of international students. It may just bump up your school a couple of spots in Best Schools for International Students lists, like the one published by Forbes Magazine.



### RECAP

Offering a separate plan for international students increases cost stability

International students covered on an ACA-Exempt plan have coverage better suited to their needs at a lower rate when compared to traditional ACA Compliant coverages

Stable and affordable rates help with the recruiting and retention of international students and can boost an institution's revenue and reputation

## LESSEN THE BURDEN

Behind every international student is a student advisor. Navigating the ins and outs of the school system in a new country, perhaps even in a new language, can be daunting without a skilled advisor for guidance.

Adapting to the American healthcare system is a particular challenge, especially since it differs significantly from the kind of healthcare offered in an international student's home country. Plus, US insurance laws are changing constantly.

Student advisors wear so many hats day to day that it just isn't practical for them to act as an insurance expert for their students as well. From the mundane tasks of helping a

student with an insurance ID card, to triaging emergencies and everything in between, many complicated forms of assistance fall on the shoulders of the student advisor. Sometimes the weight can seem crushing without the proper resources.

By working with an international student health insurance provider, an advisor can pass the insurance torch to a trusted partner. Creating this link provides more balance for an advisor and allows them to focus on other critical support to their international students such as scheduling orientations, providing career counseling, processing complicated applications, and more. In the end, everyone benefits.



### RECAP

Partnering with an international student health insurance provider will create more balance within an educational institution

International student advisors are often overburdened when they are the sole resource for a visiting student's healthcare needs

Creating a separate plan for international students and selecting the right insurance provider allows advisors to focus on other tasks that are beneficial to visiting students and the institution

## HEALTHY STUDENTS, HEALTHY WORLD

Health insurance is integral to the education system in the US, for both domestic and international students alike. Students should be able to focus on their studies, which they will one day put to use to improve the world around us. They should not be riddled with anxiety over the question of what will happen if they get sick or experience a health emergency. And let's not forget, they should have a little fun too while they're at it—it's college!

In the age of globalization, we're more connected than we've ever been before. However, that doesn't mean that one plan fits all. The US higher educational system is a beautiful thing. Those in the pursuit of knowledge, young and old, domestic and international, all come to the US to expand their world view and grow. We need to celebrate and acknowledge our differences.

By partnering with an insurance provider specializing in the needs of international students, a school gains a powerful ally while proving that they truly appreciate the unique healthcare needs of their international students.



## LEWERMARK: STUDENT MEDICAL INSURANCE

Our mission is to provide institutions of higher education and their international student populations with unsurpassed value and peace of mind through the LewerMark programs. Our vision is to positively influence international education for all those impassioned to learn about other people and other cultures.

Having established a reputation for innovation and expertise in the medical insurance industry since 1956, The Lewer Agency is uniquely positioned to provide client schools and their international and study abroad students quality coverage and appropriate risk management solutions across all borders.

