

What's in YOUR policy?

BY JULIE FRIEND



NO ONE LIKES TO READ AN INSURANCE POLICY IN DETAIL. It makes no difference if it is a home, auto, medical, or life insurance policy; they are full of field-specific terminology and phrases that we do not understand. Nonetheless, we still need to do our due diligence. Do not be afraid to ask your provider for explanations and examples of unfamiliar terms. Having a variety of readers who provide different perspectives can make the process easier. At a minimum, you should collaborate with your office's first responder and your institution's risk manager on a yearly policy review and revision process.

While your institution's risk manager is likely responsible for negotiating your policy, she is probably not involved in coordinating medical care abroad, and she certainly does not have time to review past claims in detail. Therefore, make a brief record of the medical incidents your students experience abroad each year, and be prepared to discuss the most serious cases. Be frank about what worked and what did not. Your risk manager needs such details to determine whether or not your coverage is adequate. Without such attention to policy review, you may not have the coverage you think you have. You may also have limitations or exclusions that could negatively affect your students. As a result, you could be in danger of promising benefits or services that you cannot deliver. To ensure that you are truly offering the most comprehensive policy available, here are some benefits you should consider.

Mental Health Care

Campus health professionals and residence hall staff report that more students with pre-existing mental health conditions are participating in higher education. This is a reflection of many positive changes in our society, such as the recognition of anxiety, eating disorders, and substance abuse as medical

conditions. More students seek treatment early in their development, successfully combining medication and therapy which have helped them to not only function, but even thrive in diverse environments. Thankfully, colleges and universities have responded positively to such students, often expanding services and adding staff to cover the increased demand.



EDITOR'S NOTE

Advice contained in this article is of a general nature and you should consult your campus risk manager and your insurance carrier for specific guidance regarding your needs. Articles reflect opinions of the author and don't necessarily indicate official positions of NAFSA.

As a result, more students with mental health conditions are also studying abroad. Most have successful, trouble-free experiences. Generally, these are students who have been coping successfully with their condition for years and continue to do so abroad. Ideally, students will disclose their condition and need for specific services abroad, such as counseling, well in advance of departure. To encourage disclosures, health information collection procedures must limit the sharing of private medical details to individuals assisting with necessary arrangements. Your benefits package should not only offer assistance in locating a qualified mental health care practitioner abroad, but also include the cost of regular treatment. Alternatively, if a mental health condition manifests itself abroad, your provider should be as capable of managing care for a mental health condition as for a physical illness or injury.

Students requiring psychotropic drugs will need assistance determining if such drugs can be imported legally or if refills of alternative medications are available on site. Your benefits plan should include the possibility of a pre-departure conference call between the student's regular physician and the recommended practitioner abroad.

Managing a serious mental health condition abroad is one of the most difficult and delicate tasks in our profession. Having the most comprehensive coverage package for mental health care abroad will benefit the student, his family, and your institution.

Evacuation (Physical and Mental Emergencies)

An evacuation benefit is the most common provision in international accident and sickness policies. Make sure that your limit is not less than \$75,000 (per student, per incident). Also, check that your benefit includes evacuation for mental health conditions as well as physical conditions. Inquire, too, about what criteria are used to determine when a mental health evacuation benefit is conferred. Finally, understand that there are varying levels of medical evacuation, and be sure that you are covered for all.

For example, a student may need medical attention in a nearby country, but may be well enough to travel on his own. Your policy should indicate that the provider will arrange the ticket as well as the airport transfer and admission to the recommended facility. In other circumstances, a student may be able to travel commercially, but needs a medical escort. In the

most extreme cases, a student may require air ambulance services which include an in-flight medical staff. All options should be covered equally.

Professional Ground or Air Ambulance Service (in Country)

This provision should not be mistaken for medical evacuation. This benefit is generally applied to situations where the student needs medical transport from their current location abroad to the nearest hospital. Such services are often separate from hospital operations and require separate payment.

Thirty- to Sixty-days Coverage in the United States

Some providers will offer a benefit of up to 60-days coverage for continued treatment in the United States of a condition that began abroad. This can be a life-saving benefit for students who experience a critical medical incident abroad, but are not fully covered at home. It also facilitates the bed-to-bed transfer that occurs when a student must go directly to a hospital upon return to the United States.



Dental Repairs or Treatment

Bar fights, participation in sports, and bicycle accidents are common causes of student dental injuries abroad. Often, treatment for routine care, such as a root canal, is also covered. Most dental injuries are not so serious that students would be required to return home for treatment, so if coverage is provided, it is likely that the student could remain enrolled in her program.

Prescription Drugs

While often not considered a necessary benefit, covering prescription drugs abroad can be a real asset to students enrolled in semester-length and academic year programs. Of course, the benefit is also helpful to students who do not have comprehensive domestic coverage, but have expensive maintenance medications, such as treatments for asthma, migraines, or anxiety.

Bedside Visit/Emergency Reunion

This provision provides a family member with a stated amount of money to cover airfare and accommodations costs abroad. For

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years, our limit was a reasonable \$1,500. However, the increased cost of jet fuel coupled with the weak U.S. dollar make this figure inadequate. You should review your current bedside benefit amount. If it has not been adjusted recently it may need to be doubled, or even tripled.

Repatriation of Mortal Remains

While not a benefit you want to widely advertise, this is one of the most important. In the unfortunate event that a student dies while abroad, the last thing the family should have to worry about is the cost of repatriation, which can easily exceed \$10,000. Generally, this benefit is not limited to covering transportation costs. Your benefit should include all associated arrangements, such as the preparation of remains (including the option of cremation), as well as the collection and distribution of official paperwork.

Accidental Death and Dismemberment

This benefit is not normally associated with students, but can provide an individual or a family with a needed financial boost in a difficult time. A modest accidental death benefit (\$10,000-\$25,000) can cover most funeral and burial costs. For loss of a limb or an essential function, such as sight, a percentage of the principal sum is provided.

Exclusions

Exclusions are circumstances, activities, or specific conditions that are not subject to coverage. Exclusions complicate your benefits plan and are difficult to explain to students. Therefore, limit or eliminate as many exclusions as financially possible.

To reduce premiums, many insurance companies will include an exclusion that denies coverage for accidents or illnesses associated with alcohol consumption beyond the legal limit in the student's location abroad. While some institutions like to retain this provision as an incentive to deter drunkenness abroad, this is an ineffective strategy. Although it is not difficult to ensure that your students are aware of the exclusion by incorporating it into your liability waiver, a lack of insurance coverage is unlikely to prevent a student from excessive consumption, because students often see themselves as invincible. Furthermore, since institutions are aware that students

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often engage in excessive alcohol consumption abroad, it is wise to be as prepared as possible for foreseeable outcomes.

Exclusions also limit or complicate treatment options abroad. For example, if the treating facility requires a \$30,000 guarantee of payment, and this has to be arranged through the family instead of the provider, delays in raising or transferring funds could also delay treatment. It is best to treat any illness or injury associated with drunkenness as a medical emergency, and follow up later with appropriate disciplinary action.

Other frequently reported exclusions are hang gliding, scuba diving, parachuting, and bungee jumping. If you retain any of these exclusions, be certain that you are not funding, arranging, or endorsing such activities. Students could hang glide or bungee jump on their own, but they must be informed that the cost of treatment for any illness or injury associated with excluded activities will not be covered. Faculty leaders, providers, and resident directors must also be dually warned of this provision. To ensure that the treatment process is not impeded, consider guaranteeing payment to your provider in circumstances when treatment is required but not covered. Later, bill the student for the total cost.

Some policies also deny coverage for all pre-existing conditions, or specific diseases, such as congenital conditions. Institutions that accept such provisions without a failsafe way of providing the student with notice that she might not be covered, or requiring proof of additional coverage, run the risk of having to pay for and manage a potential medical crisis anyway. It is better to pay a higher premium for better coverage.

Everything is Negotiable

In the last four years, I have worked closely with our assistant risk manager to expand coverage, eliminate exclusions, and understand all aspects of our benefits package. It was a painful and often confusing process, but the end result is extremely satisfying. Best of all, our policy has increased less than \$.20 per student per day.

Today, I can readily discuss our insurance policy's terms, benefits, and exclusions with ease, which is a comfort to parents and students, especially in times of crisis. This also encourages confidence



in our office's ability to advocate on behalf of the student when managing a medical emergency.

Don't Delay—Review Today

There's no better time than now to establish a regular policy review and revisions procedure. The time you spend now will benefit you when the next medical crisis occurs—which you know—is only a matter of time.

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