

# Keeping Students Healthy in the US

NAFSA Region II

Bozeman, Montana

October 24, 2013



# Presenters

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- University of Montana
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- Jennifer Frankel

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- Marketing Director / Licensed Insurance Agent



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- Doane College
- Director of International Programs



DOANE  
COLLEGE



# Presentation Overview

- Case Study
- Staying Healthy - Mind & Body
  - Pre-arrival
  - Post-arrival
- What students need to know:
  - Healthcare inside vs. outside the US
  - Health insurance
  - Staying healthy
- Tools and resources to educate students
- Interactive Forum
- Q&A



# Case Study Instructions

- Each group gets a case study to analyze and discuss with fellow group members.
- As a group, discuss the issues and how you would address the problem.
- One member from each group will give an overview of the case study along with the approach your group would take.



What students should know about...



# Staying healthy - mind and body





World Health  
Organization

# “Health”

- World Health Organization definition:
  - A state of complete physical, social and mental well-being, and not merely the absence of disease or infirmity.
  - Health is a resource for everyday life ... a positive concept emphasizing social and personal resources as well as physical capabilities.
- (WHO knew? The World Health Organization!)



# Healthy Behaviors

- Sleep
  - Diet
  - Exercise
  - Communication
- 
- Results:
    - Maintaining the balance from back home
    - Controlling stress
    - Handling Culture Shock



# Warning!!

- Drugs and Alcohol
- Smoking
- Depression





# Staying Healthy – mind & body

- Get involved
  - School associations
  - Cultural/religious organizations
  - Intramural/ club sports
  - Gym and recreational areas



# Staying Healthy – mind & body

- Develop support systems
  - Advisors and Support Staff
  - Mental health counselors
  - Stigma associated with mental health



# Staying Healthy, or not....

- The line between personal care and professional care
  - when the above steps are not enough we move into the medical care realm.
- Jenny and Jan are next to describe:
  - U.S. medical care system
  - Health insurance
  - Other resources



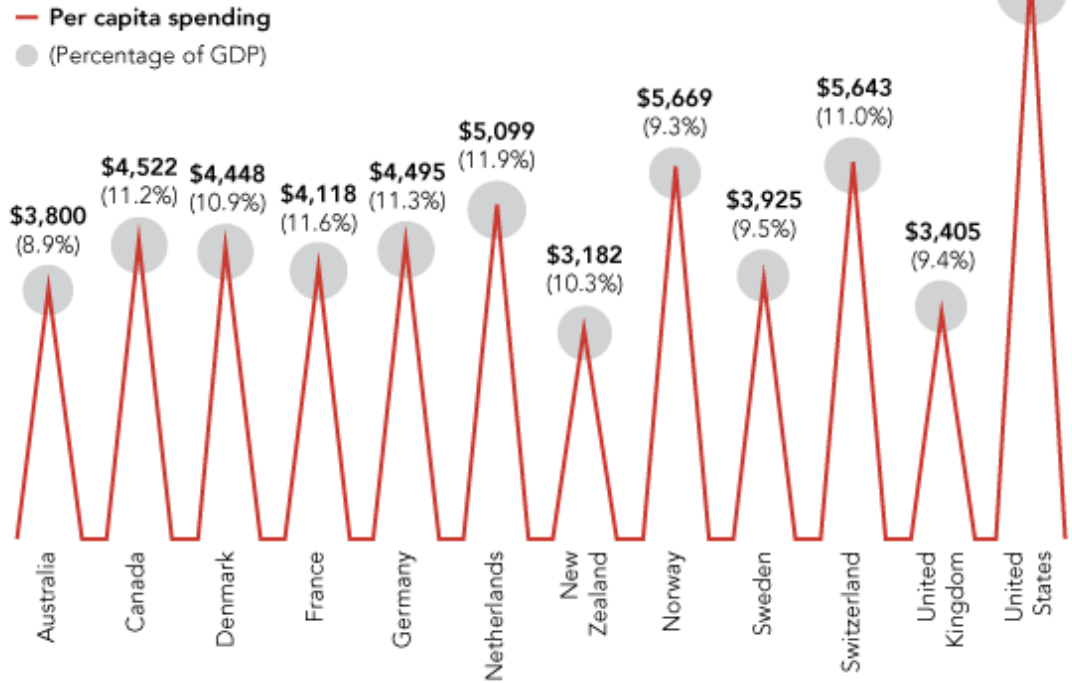
What students should know about...



# Healthcare in the USA



## The U.S. spends more on health care than other industrialized countries.



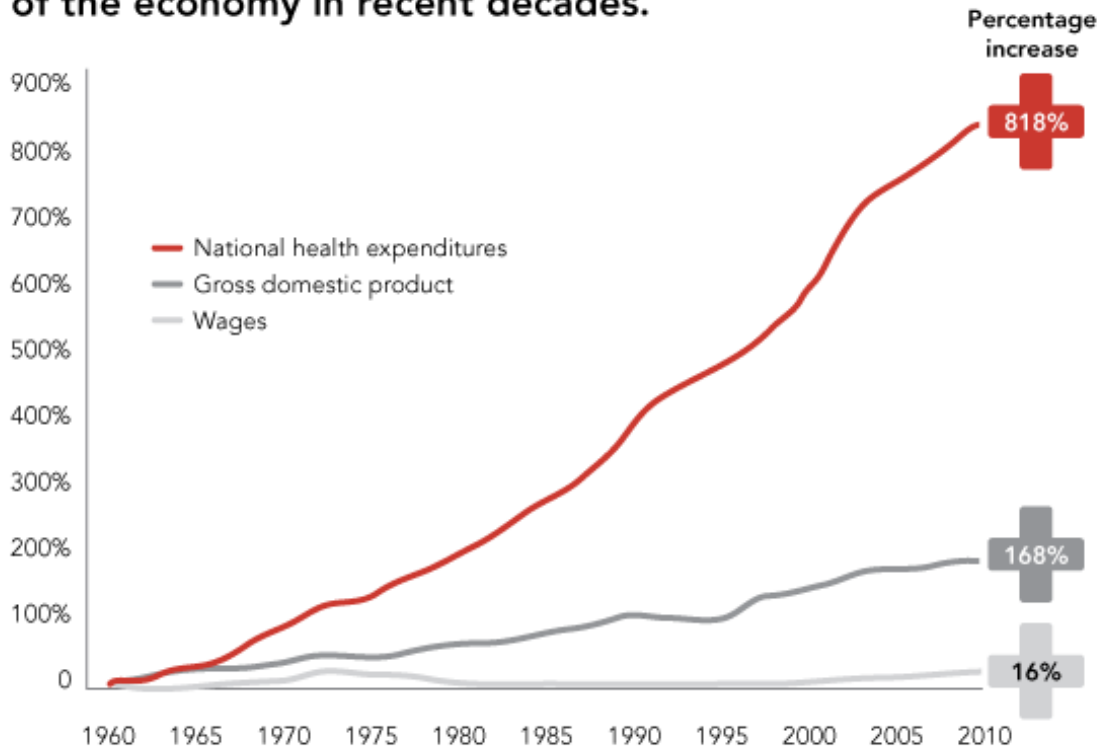
Notes: Data is from 2011 or nearest year. Netherlands spending measured as current expenditure. New Zealand numbers exclude investments.  
Source: OECD Health Data 2013

THE HUFFINGTON POST

Healthcare in the US is expensive!



## Health care spending has grown much faster than the rest of the economy in recent decades.



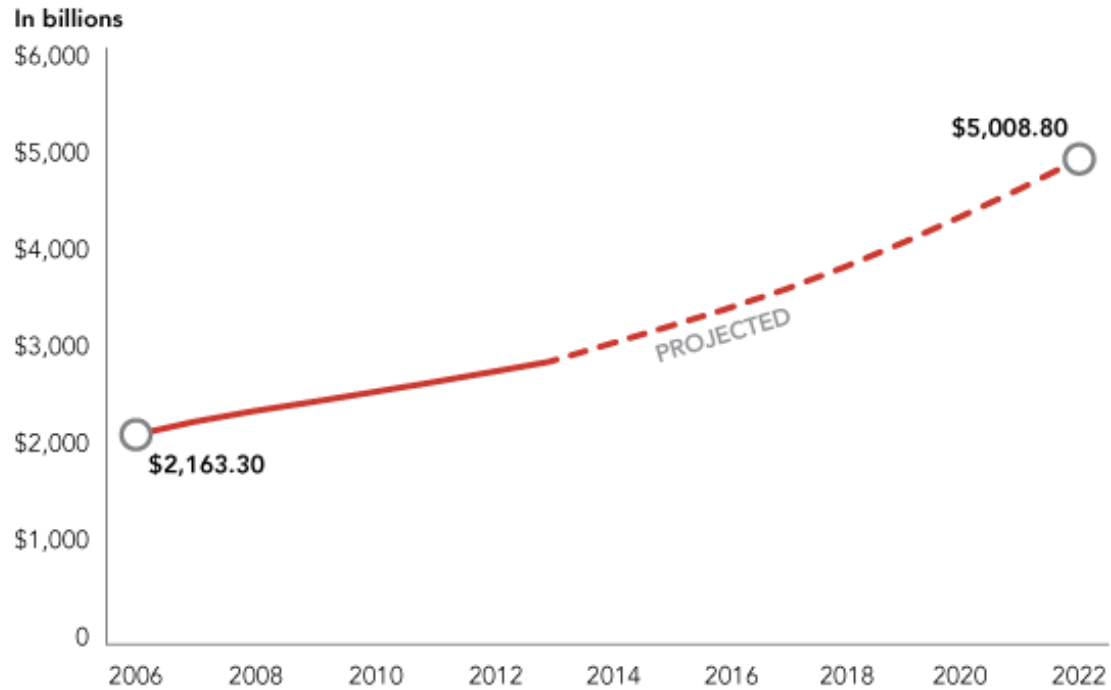
Sources: McKinsey, "Accounting for the Cost of U.S. Health Care" (2011), Center for American Progress

THE HUFFINGTON POST

Healthcare in the US is expensive!



## Health care spending is projected to nearly double in the next decade.



Notes: The health spending projections were based on the National Health Expenditures released in January 2013. The projections include impacts from the Affordable Care Act. Numbers may not add to totals because of rounding.  
Source: Centers for Medicare & Medicaid Services, Office of the Actuary

THE HUFFINGTON POST

Healthcare in the US is expensive!



# Seeking Treatment Appropriately

- Minor sicknesses & injuries
- Wellness & preventative care
- Serious medical conditions
- Emergency





What students should know about...



# Health Insurance

# Key Insurance Provisions

- Out-of-pocket costs
- Wellness care/ Preventative care
- Mental health
- Maternity
- Pre-existing conditions



# What Students Need To Know Before Arrival

- Routine Dental
- Physical Exams
- Vaccinations/Immunizations
- Eye Exams
- Maintenance Drugs



# Affordable Care Act - Facing the Change



**AFFORDABLE CARE ACT**



# Clarity on the ACA

- IRS enforces mandate based on resident vs. non-resident alien analysis
- F, M, Q and J (student/scholar) visa holders are *exempt* for 5 years from:
  - maintaining minimum essential coverage
  - paying the shared responsibility payment
- International students can choose their plan:
  - School's group plan
  - Individual health insurance
  - State exchanges
- International students will still need to meet the US Department of State (J visa) and their school's insurance minimums



# What this means for compliant group plans?

## ▶ Annual Limits:

- Policy year September 24, 2012 until December 31, 2013: Annual limits of no less than \$500,000
- Policy year on or after January 1, 2014: No annual limits

## ▶ Preventative Care: Student health coverage is required to provide preventive services without cost-sharing.

## ▶ Lifetime Limits: Plan may not impose lifetime limits

## ▶ Pre-existing condition limitations: Plans may not impose pre-existing condition limitation on those younger than age 19.

- After January 2014, pre-existing conditions cannot be excluded

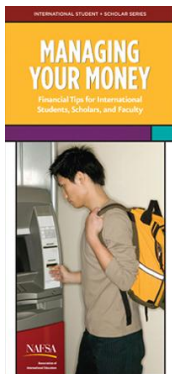
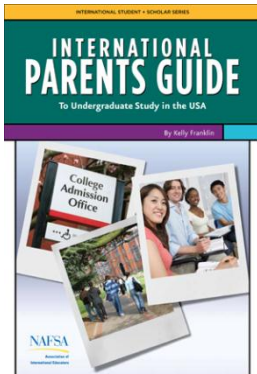
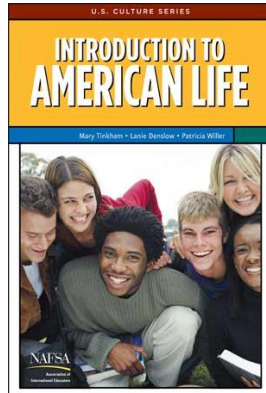
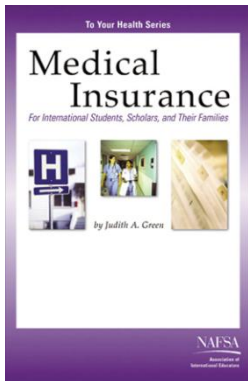
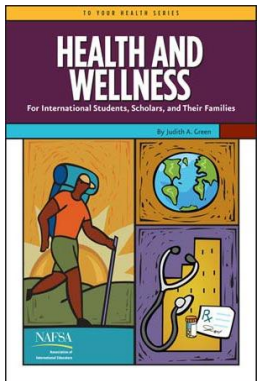


Here you can find...



# **Important Resources for Your Office**

# Resources for Help: NAFSA



<http://www.nafsa.org>

[http://www.nafsa.org/wcm/Cust/Cust/Custom\\_Cart/Store\\_Home.aspx?catId=10](http://www.nafsa.org/wcm/Cust/Cust/Custom_Cart/Store_Home.aspx?catId=10)

**NAFSA KCISS Practice Resource**  
**Health Insurance and Health Care for Your International Students and Scholars**

*Authors: Brooke Stokdyk and Chien-Ying Wang, Michigan State University; David Fosnocht, NAFSA*

October 23, 2012

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Understanding Health Insurance Coverage: Key Terms .....	2
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F and M Students and Dependents .....	3

<http://www.nafsa.org/findresources/Default.aspx?id=35008>





# Resources for Help: Health Center

UNIVERSITY OF NEBRASKA-LINCOLN UNL Login Search this site, all UNL or for a person

**N** University Health Center

UNL ▸ University Health Center ▾

Services Support Services Appointments Billing/Insurance Pre-Enrollment Health Requirement Parent Information

## University Health Center

**!** **FLU SHOT CLINIC**  
**Friday, October 11: 8:15AM - 9:15AM**  
No appointment required. The shots are free for ALL UNL students and \$30 for faculty and staff.  
To speed up the process download and fill out the found here: <http://go.unl.edu/gbi5>.  
Individuals unable to attend the clinic can walk-in during regular hours or call 402-472-5000 to schedule an appointment.

**Weekly Update**

**10**

**15**

University Health Center  
*Our Core Values*

**National Depression Screening Day**

*Take a FREE anonymous self-assessment*

**Thursday, October 10**

- City Campus Union (Heritage RM) 10 a.m. - 4 p.m.
- Jackie Gaughan Multicultural Center 11 a.m. - 2 p.m.
- Campus Rec Center 6 p.m. - 8 p.m.

UNL students will be entered into a drawing for a 16GB iPod Nano.

**Building Hours**

Monday - Thursday: 8AM - 6PM  
Friday: 8AM - 5PM  
Saturday: 9AM - 12:30PM  
Sunday: CLOSED

Inclement Weather Policy

Forms (Downloadable)

Contact Information:  
Phone: 402 472-5000  
E-mail: [uhc@unl.edu](mailto:uhc@unl.edu)  
Location: 1500 U Street

After Hours Information  
(click here for details):  
Phone: 402 219-8050

ACCESS the UHC Patient Portal  
REQUEST ACCESS to the  
UHC Patient Portal

Facebook Twitter

<http://health.unl.edu/>



# Resources for Help: Video

- Make your own
- Existing Video Resource



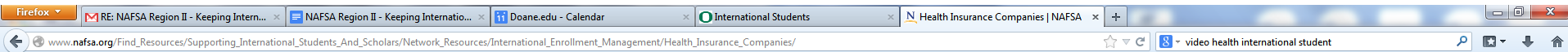
<http://www.vpul.upenn.edu/shs/>



<http://www.internationalstudentinsurance.com/explained/us-healthcare-system-video.php>



# Resources for Help: Insurance Companies



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Enter Search

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[Home](#) | [Find Resources](#) | [Supporting International Students and Scholars](#)

## FIND RESOURCES

### Health Insurance Companies

June 17, 2009

A sampling of ESL providers indicate that they are working with the companies listed below. If your preferred insurance company is not listed here, please send the company name and contact information to the [Network Manager](#).

#### NAFSA GLOBAL PARTNERS

Compass Benefits Group 800.767.0169 jfteming@compassbenefits.com	Cultural Insurance Services International (CISI) 800.303.8120 ciswebadmin@culturalinsurance.com
FrontierMEDEX 800.732.5309 info@frontiermedex.com	Gateway WorldMed 800.282.4495 gateway@marshpm.com
HTH Worldwide Insurance Services 888.243.2358 studentinfo@hthworldwide.com	Next Insurance 207.553.4148
International SOS Assistance 800.767.1403	InternationalStudentInsurance.com 888.247.1387 rmason@InternationalStudentInsurance.com
ISO – Student Health Insurance 800.244.1180 kziv@isoa.org	The Lewer Insurance Agency, Inc. 800.821.7710 lewermarksupport@lewer.com
The Harbour Group, LLC 800.252.8160 info@hginsurance.com	Ascension Benefits and Insurance Solutions
rustinternationalassociates 877.964.7900 info@rustassoc.com	T. W. Lord and Associates 800.633.2360 tommy@twlord.com
UnitedHealthcare StudentResources 800.767.0700 customerservice@uhcsr.com	Wells Fargo Insurance Services 800.853.5899

#### OTHER COMPANIES

Academic Health Plans	Associated Insurance Plans International, Inc.
Blue Cross	CareMed

ADVANCING PUBLIC  
POLICY FOR  
INTERNATIONAL  
EDUCATION

INTERNATIONALIZING  
HIGHER EDUCATION

SUPPORTING  
INTERNATIONAL  
STUDENTS &  
SCHOLARS

SUPPORTING STUDY  
ABROAD

#### OTHER MEMBER RESOURCES

[Global Partnership Program](#)

[NAFSA Marketplace](#)



EN 11:13 AM  
10/11/2013

# Resources for Help: Risk Management Companies

The screenshot shows the United Educators Learn@UE website. The browser tabs include Firefox, NAFA Region II - Keeping Intern..., Doane.edu - Calendar, International Students, and Online Courses. The address bar shows <https://www.ue.org/learnue/onlinecourses.aspx>. The website header features the United Educators logo, a search bar, and navigation links for Crisis Response, Report a Claim, Contact UE, and Log In. The main navigation menu includes Meet UE, Learn@UE, Manage My Account, and Quick Links. The Learn@UE section is highlighted in blue. Below the navigation, there are several content blocks: a sign-in section for www.ue.org with a login button; a sidebar with links to Ask UE Blog, Learning Link Blog, Online Courses, Risk Management Library, Roundtables, Training Resources, and Hot Topics; a featured article titled 'START: A New Learning Program for Students' with a 'Take a look!' call to action; another featured article titled 'Workplace Harassment Prevention' with a 'To evaluate the program' call to action; and a section titled 'Educate Your Campus' with a call to action to register for online courses. At the bottom, there are two promotional banners for 'UE Online Courses for Higher Education' and 'UE Online Courses for K-12 Schools'. The Windows taskbar is visible at the bottom of the screenshot.



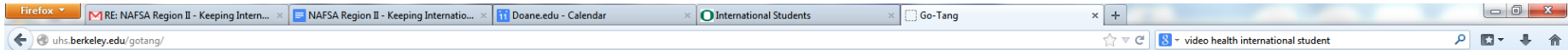
# Resources for Help: Local Resources



- Staff
- Faculty
- Department of Health
- Clinics and Hospitals
- Community Organizations



# Resources for Help: Online Sources



**UNIVERSITY HEALTH SERVICES**  
Tang Center

## READY, SET, GO-TANG

A student's guide to getting started at Tang

<b>EMERGENCY</b> GO TO THE MARKET EMERGENCY ROOM	<b>VOLUNTEER PROGRAMS</b> 510 642-7202 2ND FLOOR	<b>CAREER COUNSELING LIBRARY</b> 510 642-2367 2220 BANCROFT WAY	<b>COUNSELING AND PSYCHOLOGICAL SERVICES (CPS)</b> 510 642-2494 3RD FLOOR	<b>SOCIAL SERVICES</b> 510 642-6074 2ND FLOOR	<b>HEALTH PROMOTION</b> 510 642-7202 2ND FLOOR	<b>FREE HEALTH EDUCATION</b>
<b>TANG CENTER EYE CLINIC</b> 510 642-2000 3RD FLOOR	<b>1 HOW DO I GET IN?</b> <ul style="list-style-type: none"> <li>Call to make an <b>appointment</b> - (510) 642-2000</li> <li>Call for counseling appointments - (510) 642-2494</li> <li>Schedule an <b>appointment online</b></li> <li>Call the <b>Advice Nurse</b> - (510) 643-7197</li> <li>Go to <b>Urgent Care</b> and see the Triage Nurse</li> <li>See hours <a href="#">here</a>; see map/directions <a href="#">here</a>.</li> </ul>			<b>4 HOW MUCH DO I PAY?</b> <p>All registered students pay a health fee each semester that provides some <b>free services</b>.</p> <ul style="list-style-type: none"> <li>Get a sample list of the <b>most common fees</b>.</li> <li>All students pay a <b>small office visit fee</b> for Primary Care and Urgent Care visits. At Tang, the only difference for students who have SHIP and those that don't is what they pay for other services.</li> <li>For students with <b>SHIP</b>: Most other fees are covered at 90%. SHIP files the claim for you and you only pay 10%. Pharmacy, Dental and Vision coverage works a bit differently. See <b>more details</b>.</li> <li>For students <b>without SHIP</b>: Since Tang doesn't accept or bill outside insurance, you pay the full amount due and coordinate with your own insurance company on how/when you will be reimbursed.</li> </ul>		<b>SPECIALTY CLINICS</b> 510 642-7177
<b>ALLERGY/INTERNATIONAL TRAVEL CARE</b> 510 642-8148 1ST FLOOR	<b>2 YOUR VISIT AT TANG:</b> <ol style="list-style-type: none"> <li>Fill out needed forms through <b>eTang</b> in advance of your visit</li> <li>Check in for most appointments using the self check-in kiosks in the lobby.</li> <li>Fill out any additional paperwork at a clinic.</li> <li>See <b>clinician or counselor</b></li> <li>You may have follow up instructions after your visit.</li> <li>Pay at Cashier</li> </ol>			<b>PHARMACY</b> 510 642-2499 1ST FLOOR	<b>PHYSICAL THERAPY</b> 510 642-0607 3RD FLOOR	
<b>STUDENT HEALTH INSURANCE OFFICE</b> 510 642-2700 3RD FLOOR	<b>3 HOW DO I PAY?</b> <ul style="list-style-type: none"> <li>Cash or check; Visa, Mastercard; <b>Cal 1 Card</b>; Charge to your CARS account</li> </ul>					
<b>PASS GO!</b> COLLECT YOUR GOLD CARD! IT'S FREE!	<b>MEDICAL RECORDS</b> 510 642-1804 3RD FLOOR	<b>URGENT CARE CLINIC</b> 510 642-3188 1ST FLOOR	<b>PRIMARY CARE CLINICS</b> 510 642-2000 2ND FLOOR	<b>RADIOLOGY</b> 510 642-5844 1ST FLOOR	<b>CLINICAL LABORATORY</b> 510 642-5585 1ST FLOOR	<b>JUST CENTER</b> ONLINE
<b>HEALTH INSURANCE</b> what you need to know		<b>FREE SERVICES</b>		<b>QUICK LINKS &amp; IMPORTANT PHONE NUMBERS</b>		<b>TANG TIPS</b>

<http://uhs.berkeley.edu/gotang/>



# How To Educate Your Students: U.S. Healthcare System Local Healthcare Options



- <http://www.internationalstudentinsurance.com/explained/us-healthcare-system-video.php>
- List of Local Resources
- How to Use Local Resources



# Dealing with Language Barriers

- Building Health Literacy
- Translation

The screenshot shows the University Health Center website. The header is green with the University of Oregon logo and name. Below the header is a navigation menu with links for Home, Services, Forms, Insurance, Charges, Directory, About, and FAQ. A search bar is located on the right side of the navigation menu. The main content area is white and features a breadcrumb trail: Home > International Students. The title of the page is "International Students". The text describes the health care and health information needs at the University of Oregon, listing various services such as primary medical care, psychiatry, dental care, sports medicine, physical therapy, allergy services, nutritional counseling, travel medicine, and health promotion. It also mentions that laboratory, pharmacy, and x-ray services are available on-site at the corner of 13th and Agate. Below this text is a section titled "University of Oregon Health Requirements - Translated Videos", which states that the American English Institute (AEI) has produced videos in several languages explaining the health requirements for insurance and immunizations. A list of languages is provided: Arabic, Chinese, English, French, Japanese, Korean, Portuguese, Spanish, Turkish, and Vietnamese. At the bottom of this section is a section titled "Common Medical Terms - Translation Guides", which states that the AEI has produced guides in several languages translating common medical terms. The footer of the page contains icons for a PDF document and a video player.



# Interactive Forum

What one thing does your school do best to address the health needs of your international students?



# Interactive Forum

How do you overcome mental health issues and the stigma associated with it?



# Interactive Forum

What support system does your school have in place to make sure international students are safe and secure?



# Thank you!

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